

# Elder Economic Security Online Resource Directory

The following information was compiled after a series of sessions looking to link traditional aging services with credit, debt and other financial services. We hope that you find the following information useful.

If you have any questions about the programs listed here or require more information, please contact that program directly.

This Directory was created with the assistance and support of the National Council on Aging and Bank of America



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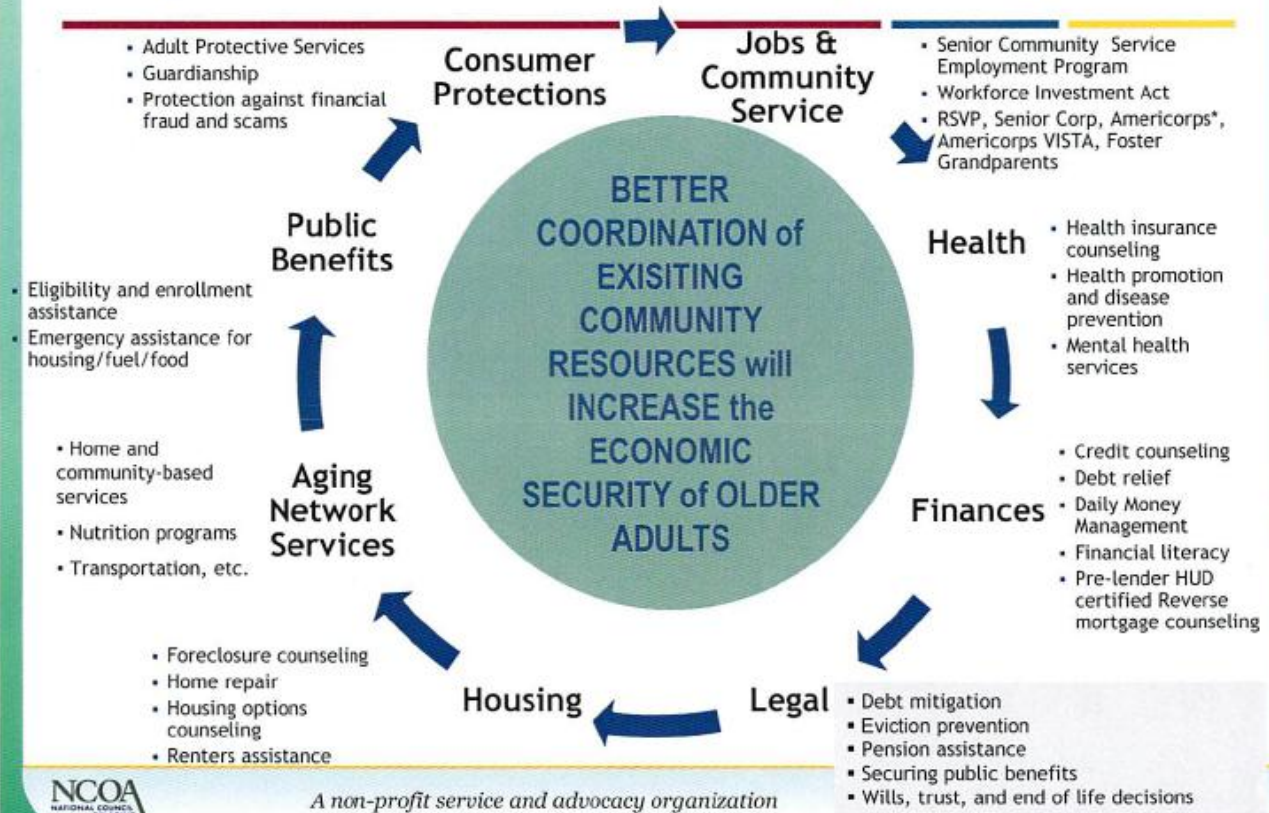
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# Empower the Consumer to Navigate Supports



## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### State Wide Index

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy.

It is also important in maintaining dignity, while aging in place.

The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

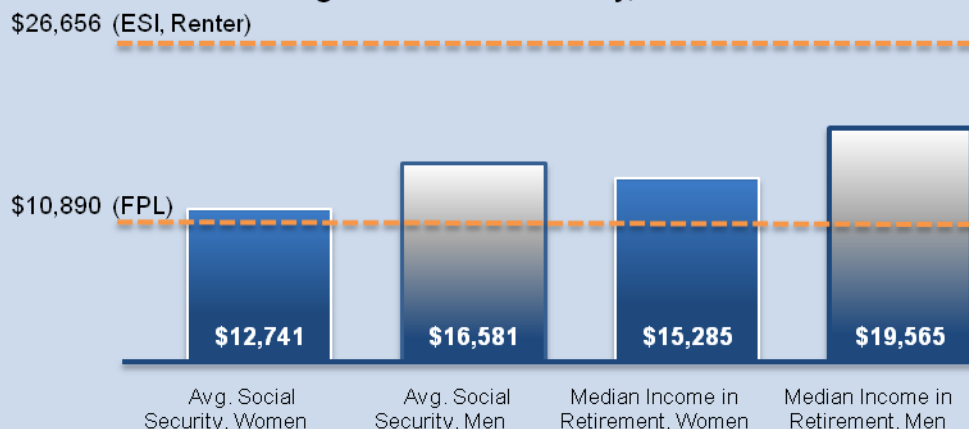
**Table 1: New Jersey Statewide Elder Economic Security Standard Index, 2011**

	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage
Monthly and Yearly Expenses						
Housing	\$813	\$997	\$1,688	\$813	\$997	\$1,688
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$191	\$191	\$191	\$336	\$336	\$336
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous @ 20%	\$340	\$340	\$340	\$500	\$500	\$500
<b>Index Per Month</b>	<b>\$2,038</b>	<b>\$2,221</b>	<b>\$2,912</b>	<b>\$2,998</b>	<b>\$3,182</b>	<b>\$3,873</b>
<b>Index Per Year</b>	<b>\$24,452</b>	<b>\$26,656</b>	<b>\$34,947</b>	<b>\$35,981</b>	<b>\$38,185</b>	<b>\$46,476</b>

***The average Social Security benefit for New Jersey elders is \$14,285 per year for an individual. The average for a single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

**Figure 2: The Elder Economic Security Standard Index vs. Benchmark Annual Incomes for Single Elders in New Jersey, 2011**



## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE- CENTRAL COUNTIES

### HUNTERDON COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

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Hunterdon County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$920	\$1,151	\$1,909	\$920	\$1,151	\$1,909
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$360	\$360	\$360	\$519	\$519	\$519
<b>Index Per Month</b>	<b>\$2,158</b>	<b>\$2,389</b>	<b>\$3,147</b>	<b>\$3,113</b>	<b>\$3,344</b>	<b>\$4,102</b>
<b>Index Per Year</b>	<b>\$25,900</b>	<b>\$28,670</b>	<b>\$37,765</b>	<b>\$37,355</b>	<b>\$40,125</b>	<b>\$49,221</b>

***The average Social Security benefit for Hunterdon County elders is \$16,656 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

#### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### MERCER COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

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Mercer County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$730	\$932	\$1,494	\$730	\$932	\$1,494
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$191	\$191	\$191	\$337	\$337	\$337
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$323	\$323	\$323	\$483	\$483	\$483
<b>Index Per Month</b>	<b>\$1,939</b>	<b>\$2,141</b>	<b>\$2,702</b>	<b>\$2,900</b>	<b>\$3,102</b>	<b>\$3,663</b>
<b>Index Per Year</b>	<b>\$23,268</b>	<b>\$25,688</b>	<b>\$32,429</b>	<b>\$34,800</b>	<b>\$37,221</b>	<b>\$43,961</b>

***The average Social Security benefit for Mercer County elders is \$15,857 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### MIDDLESEX COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Middlesex County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$773	\$1,122	\$1,633	\$773	\$1,122	\$1,633
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$330	\$330	\$330	\$489	\$489	\$489
<b>Index Per Month</b>	<b>\$1,981</b>	<b>\$2,330</b>	<b>\$2,842</b>	<b>\$2,936</b>	<b>\$3,285</b>	<b>\$3,797</b>
<b>Index Per Year</b>	<b>\$23,774</b>	<b>\$27,965</b>	<b>\$34,103</b>	<b>\$35,229</b>	<b>\$39,420</b>	<b>\$45,558</b>

***The average Social Security benefit for Middlesex County elders is \$15,712 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

#### ***The Elder Economic Security Standard Index***

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## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### MONMOUTH COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Monmouth County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$842	\$998	\$1,819	\$842	\$998	\$1,819
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$344	\$344	\$344	\$503	\$503	\$503
<b>Index Per Month</b>	<b>\$2,065</b>	<b>\$2,220</b>	<b>\$3,042</b>	<b>\$3,019</b>	<b>\$3,175</b>	<b>\$3,996</b>
<b>Index Per Year</b>	<b>\$24,775</b>	<b>\$26,640</b>	<b>\$36,499</b>	<b>\$36,231</b>	<b>\$38,095</b>	<b>\$47,954</b>

***The average Social Security benefit for Monmouth County elders is \$15,839 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### OCEAN COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Ocean County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$609	\$1,076	\$1,287	\$609	\$1,076	\$1,287
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$297	\$297	\$297	\$457	\$457	\$457
<b>Index Per Month</b>	<b>\$1,785</b>	<b>\$2,252</b>	<b>\$2,463</b>	<b>\$2,739</b>	<b>\$3,207</b>	<b>\$3,418</b>
<b>Index Per Year</b>	<b>\$21,416</b>	<b>\$27,026</b>	<b>\$29,557</b>	<b>\$32,871</b>	<b>\$38,481</b>	<b>\$41,013</b>

***The average Social Security benefit for Ocean County elders is \$15,142 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

#### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### SOMERSET COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Somerset County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$931	\$1,192	\$1,772	\$931	\$1,192	\$1,772
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$362	\$362	\$362	\$521	\$521	\$521
<b>Index Per Month</b>	<b>\$2,171</b>	<b>\$2,432</b>	<b>\$3,012</b>	<b>\$3,126</b>	<b>\$3,387</b>	<b>\$3,967</b>
<b>Index Per Year</b>	<b>\$26,054</b>	<b>\$29,189</b>	<b>\$36,147</b>	<b>\$37,509</b>	<b>\$40,645</b>	<b>\$47,603</b>

***The average Social Security benefit for Somerset County elders is \$16,622 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### UNION COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Union County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$907	\$961	\$1,982	\$907	\$961	\$1,982
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$357	\$357	\$357	\$516	\$516	\$516
<b>Index Per Month</b>	<b>\$2,143</b>	<b>\$2,197</b>	<b>\$3,217</b>	<b>\$3,098</b>	<b>\$3,151</b>	<b>\$4,172</b>
<b>Index Per Year</b>	<b>\$25,715</b>	<b>\$26,360</b>	<b>\$38,607</b>	<b>\$37,171</b>	<b>\$37,815</b>	<b>\$50,063</b>

***The average Social Security benefit for Union County elders is \$15,408 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE- NORTHERN COUNTIES

### BERGEN COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

<b>Bergen County</b>	<b>Elder Person (age 65+)</b>			<b>Elder Couple (one or both age 65+)</b>		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$966	\$1,188	\$2,006	\$966	\$1,188	\$2,006
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$186	\$186	\$186	\$329	\$329	\$329
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$369	\$369	\$369	\$529	\$529	\$529
<b>Index Per Month</b>	<b>\$2,217</b>	<b>\$2,439</b>	<b>\$3,257</b>	<b>\$3,174</b>	<b>\$3,396</b>	<b>\$4,214</b>
<b>Index Per Year</b>	<b>\$26,600</b>	<b>\$29,264</b>	<b>\$39,082</b>	<b>\$38,084</b>	<b>\$40,747</b>	<b>\$50,565</b>

***The average Social Security benefit for Bergen County elders is \$16,250 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### ESSEX COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

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<b>Essex County</b>	<b>Elder Person (age 65+)</b>			<b>Elder Couple (one or both age 65+)</b>		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$997	\$863	\$2,012	\$997	\$863	\$2,012
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$375	\$375	\$375	\$534	\$534	\$534
<b>Index Per Month</b>	<b>\$2,250</b>	<b>\$2,116</b>	<b>\$3,265</b>	<b>\$3,205</b>	<b>\$3,071</b>	<b>\$4,220</b>
<b>Index Per Year</b>	<b>\$27,006</b>	<b>\$25,394</b>	<b>\$39,182</b>	<b>\$38,461</b>	<b>\$36,849</b>	<b>\$50,638</b>

***The average Social Security benefit for Essex County elders is \$15,167 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### HUDSON COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

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<b>Hudson County</b>	<b>Elder Person (age 65+)</b>			<b>Elder Couple (one or both age 65+)</b>		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$906	\$1,022	\$1,888	\$906	\$1,022	\$1,888
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$186	\$186	\$186	\$329	\$329	\$329
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$357	\$357	\$357	\$517	\$517	\$517
<b>Index Per Month</b>	<b>\$2,145</b>	<b>\$2,261</b>	<b>\$3,126</b>	<b>\$3,102</b>	<b>\$3,217</b>	<b>\$4,083</b>
<b>Index Per Year</b>	<b>\$25,737</b>	<b>\$27,126</b>	<b>\$37,512</b>	<b>\$37,221</b>	<b>\$38,610</b>	<b>\$48,996</b>

***The average Social Security benefit for Hudson County elders is \$13,264 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

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## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### MORRIS COUNTY FACT SHEET 2011

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Morris County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$910	\$1,129	\$1,911	\$910	\$1,129	\$1,911
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$358	\$358	\$358	\$517	\$517	\$517
<b>Index Per Month</b>	<b>\$2,146</b>	<b>\$2,365</b>	<b>\$3,147</b>	<b>\$3,100</b>	<b>\$3,319</b>	<b>\$4,102</b>
<b>Index Per Year</b>	<b>\$25,747</b>	<b>\$28,375</b>	<b>\$37,766</b>	<b>\$37,203</b>	<b>\$39,830</b>	<b>\$49,221</b>

***The average Social Security benefit for Morris County elders is \$16,504 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### PASSAIC COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Passaic County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$904	\$1,018	\$2,009	\$904	\$1,018	\$2,009
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$186	\$186	\$186	\$329	\$329	\$329
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$357	\$357	\$357	\$516	\$516	\$516
<b>Index Per Month</b>	<b>\$2,142</b>	<b>\$2,256</b>	<b>\$3,247</b>	<b>\$3,099</b>	<b>\$3,213</b>	<b>\$4,204</b>
<b>Index Per Year</b>	<b>\$25,704</b>	<b>\$27,070</b>	<b>\$38,959</b>	<b>\$37,188</b>	<b>\$38,554</b>	<b>\$50,443</b>

***The average Social Security benefit for Passaic County elders is \$14,861 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### SUSSEX COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Sussex County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$756	\$1,010	\$1,506	\$756	\$1,010	\$1,506
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$327	\$327	\$327	\$486	\$486	\$486
<b>Index Per Month</b>	<b>\$1,961</b>	<b>\$2,215</b>	<b>\$2,711</b>	<b>\$2,916</b>	<b>\$3,170</b>	<b>\$3,665</b>
<b>Index Per Year</b>	<b>\$23,537</b>	<b>\$26,580</b>	<b>\$32,531</b>	<b>\$34,993</b>	<b>\$38,035</b>	<b>\$43,986</b>

***The average Social Security benefit for Sussex County elders is \$15,689 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### *The Elder Economic Security Standard Index*

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### WARREN COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Warren County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$717	\$861	\$1,479	\$717	\$861	\$1,479
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$175	\$175	\$175	\$309	\$309	\$309
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$317	\$317	\$317	\$475	\$475	\$475
<b>Index Per Month</b>	<b>\$1,904</b>	<b>\$2,048</b>	<b>\$2,666</b>	<b>\$2,851</b>	<b>\$2,995</b>	<b>\$3,613</b>
<b>Index Per Year</b>	<b>\$22,849</b>	<b>\$24,579</b>	<b>\$31,991</b>	<b>\$34,210</b>	<b>\$35,939</b>	<b>\$43,351</b>

***The average Social Security benefit for Warren County elders is \$15,376 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE- SOUTHERN COUNTIES

### ATLANTIC COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

<b>Atlantic County</b>	<b>Elder Person (age 65+)</b>			<b>Elder Couple (one or both age 65+)</b>		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$688	\$866	\$1,387	\$688	\$866	\$1,387
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$191	\$191	\$191	\$337	\$337	\$337
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$315	\$315	\$315	\$475	\$475	\$475
<b>Index Per Month</b>	<b>\$1,888</b>	<b>\$2,066</b>	<b>\$2,587</b>	<b>\$2,849</b>	<b>\$3,027</b>	<b>\$3,548</b>
<b>Index Per Year</b>	<b>\$22,655</b>	<b>\$24,794</b>	<b>\$31,043</b>	<b>\$34,187</b>	<b>\$36,326</b>	<b>\$42,576</b>

***The average Social Security benefit for Atlantic County elders is \$14,559 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### BURLINGTON COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

<b>Burlington County</b>	<b>Elder Person (age 65+)</b>			<b>Elder Couple (one or both age 65+)</b>		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$673	\$887	\$1,394	\$673	\$887	\$1,394
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$310	\$310	\$310	\$469	\$469	\$469
<b>Index Per Month</b>	<b>\$1,862</b>	<b>\$2,075</b>	<b>\$2,583</b>	<b>\$2,817</b>	<b>\$3,030</b>	<b>\$3,538</b>
<b>Index Per Year</b>	<b>\$22,344</b>	<b>\$24,903</b>	<b>\$30,996</b>	<b>\$33,799</b>	<b>\$36,358</b>	<b>\$42,451</b>

***The average Social Security benefit for Burlington County elders is \$15,527 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### CAMDEN COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Camden County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$728	\$743	\$1,306	\$728	\$743	\$1,306
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$321	\$321	\$321	\$480	\$480	\$480
<b>Index Per Month</b>	<b>\$1,928</b>	<b>\$1,942</b>	<b>\$2,505</b>	<b>\$2,882</b>	<b>\$2,897</b>	<b>\$3,460</b>
<b>Index Per Year</b>	<b>\$23,134</b>	<b>\$23,308</b>	<b>\$30,062</b>	<b>\$34,589</b>	<b>\$34,764</b>	<b>\$41,517</b>

***The average Social Security benefit for Camden County elders is \$14,964 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### CAPE MAY COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Cape May County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$599	\$712	\$1,456	\$599	\$712	\$1,456
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$200	\$200	\$200	\$353	\$353	\$353
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$299	\$299	\$299	\$460	\$460	\$460
<b>Index Per Month</b>	<b>\$1,793</b>	<b>\$1,905</b>	<b>\$2,650</b>	<b>\$2,762</b>	<b>\$2,875</b>	<b>\$3,619</b>
<b>Index Per Year</b>	<b>\$21,512</b>	<b>\$22,865</b>	<b>\$31,797</b>	<b>\$33,145</b>	<b>\$34,498</b>	<b>\$43,429</b>

***The average Social Security benefit for Cape May County elders is \$14,739 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

#### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### CUMBERLAND COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Cumberland County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$549	\$759	\$1,157	\$549	\$759	\$1,157
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$200	\$200	\$200	\$353	\$353	\$353
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$289	\$289	\$289	\$450	\$450	\$450
<b>Index Per Month</b>	<b>\$1,732</b>	<b>\$1,942</b>	<b>\$2,340</b>	<b>\$2,702</b>	<b>\$2,912</b>	<b>\$3,310</b>
<b>Index Per Year</b>	<b>\$20,786</b>	<b>\$23,308</b>	<b>\$28,086</b>	<b>\$32,419</b>	<b>\$34,941</b>	<b>\$39,719</b>

***The average Social Security benefit for Cumberland County elders is \$14,559 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

#### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### GLOUCESTER COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Gloucester County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$661	\$754	\$1,284	\$661	\$754	\$1,284
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$308	\$308	\$308	\$467	\$467	\$467
<b>Index Per Month</b>	<b>\$1,848</b>	<b>\$1,941</b>	<b>\$2,470</b>	<b>\$2,802</b>	<b>\$2,895</b>	<b>\$3,425</b>
<b>Index Per Year</b>	<b>\$22,171</b>	<b>\$23,288</b>	<b>\$29,645</b>	<b>\$33,626</b>	<b>\$34,743</b>	<b>\$41,100</b>

***The average Social Security benefit for Gloucester County elders is \$14,997 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

#### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

### SALEM COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Salem County	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$661	\$704	\$1,284	\$661	\$704	\$1,284
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$175	\$175	\$175	\$309	\$309	\$309
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$306	\$306	\$306	\$464	\$464	\$464
<b>Index Per Month</b>	<b>\$1,837</b>	<b>\$1,880</b>	<b>\$2,460</b>	<b>\$2,784</b>	<b>\$2,827</b>	<b>\$3,407</b>
<b>Index Per Year</b>	<b>\$22,048</b>	<b>\$22,561</b>	<b>\$29,521</b>	<b>\$33,408</b>	<b>\$33,922</b>	<b>\$40,882</b>

***The average Social Security benefit for Salem County elders is \$15,022 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

#### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

## FORECLOSURE FACTS

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY



## FORECLOSURE FAST FACTS

### STATEWIDE FORECLOSURE PREVENTION RESOURCES

#### Homeowners

**The New Jersey Judiciary Foreclosure Mediation Program** provides homeowners with access to housing counselors and court trained mediators to resolve foreclosure actions by proposing work-out and payment arrangements between distressed borrowers and lenders. The program will also provide lawyers to income-eligible homeowners. Call **888-989-5277** to sign up or visit [www.njforeclosuremediation.org](http://www.njforeclosuremediation.org).

**The New Jersey HOUSING COUNSELING AGENCIES** listed in this brochure have been trained in foreclosure prevention counseling. Residents can call directly to receive assistance.

**The Mortgage Assistance Program** provides funding to homeowners to bring mortgages current or to refinance or renegotiate the terms of the mortgage. Homeowners must work with a counseling agency listed in the brochure to determine eligibility.

**Anti-Predatory Lending** If you feel you have been taken advantage of or misled by a lender, call Legal Services of New Jersey at **888-576-5529**. Legal Services of NJ provides legal representation to low-income New Jersey homeowners. Homeowners regardless of income level may file a complaint with the NJ Department of Banking and Insurance by calling **800-446-7467**.

**The Hope Hotline 1-888-995-HOPE** offers free, confidential help and assistance to homeowners with mortgage problems 24 hours a day / 7 days a week in English and Spanish.

#### Renters

You cannot be evicted without notice and without good cause. This is true even when a bank or mortgage lender files an action to foreclose on your rented property because your landlord has not paid the mortgage. If you find yourself facing eviction, call a lawyer. If you cannot afford a lawyer, you may be eligible for Legal Services. Find out by calling **888-576-5529**.

If you have any questions, please call the Public Advocate at 609-826-5070.

If you have been locked out of your home, call the Police Department in your municipality. Remember, the landlord or property owner must take you to court before you can be removed from your home.

#### Housing Resource Center (HRC)

Provides a statewide listing of vacant for sale and rental properties.

Visit [www.njhousing.gov](http://www.njhousing.gov) to search thousands of affordable units. HRC is free and anonymous. Vacancy information is updated biweekly.

*(Continued inside...)*

# FORECLOSURE FAST FACTS

## STATEWIDE FORECLOSURE PREVENTION RESOURCES

### Young People

The loss of a home affects every member of the family not just the adults. Governor Corzine recently launched the 2<sup>nd</sup> FLOOR Youth Toll-Free Helpline which lets young New Jerseyans between 10 and 24 years of age call and talk about whatever is on their mind. To speak to a counselor, call **888-222-2228**. Parental permission is not needed and all calls are confidential and anonymous.

### Women

**Women's Referral Central** The Hotline provides referrals and basic information in areas such as discrimination, affordable housing, addiction services, domestic violence, employment, legal assistance. Please call **800-322-8092** for further information.

### Military

**Counseling Hotline 866-838-7654**

### Seniors

**Reverse Mortgage Program** A Reverse Mortgage is a special type of mortgage that allows homeowners, age 62 or over, to tap into the equity in their existing homes, or to purchase a new home. The Reverse Mortgage requires no repayment until the borrower leaves the home. For more information, call **1-800-NJ-HOUSE** or visit <http://www.state.nj.us/dca/hmfa/consu/senior/revers/>

### Homelessness Prevention

NJ Homelessness Prevention Program provides limited financial assistance to low- and moderate-income tenants and homeowners in imminent danger of eviction or foreclosure due to temporary financial problems beyond their control. Funds are used to disburse payments in the forms of loans and grants to landlords and mortgage companies. Please call toll-free **866-889-6270**.

### Home Heating Assistance

**NJ SHARES** New Jersey Statewide Heating Assistance and Referral for Energy Services (New Jersey SHARES) is a non-profit organization charged with a mission to provide assistance to individuals and families living in New Jersey who are in need of temporary help in paying their energy bills. Call **1-866-NJSHARES** or visit <http://www.njshares.org/whereToApply/index.asp> to find out how to apply.

**The Universal Service Fund (USF)** is a program created by the State of New Jersey to help make natural gas and electric bills more affordable for low-income households. If you are eligible,

For further information USF or to locate the nearest application agency, call **800-510-3102** or **609-292-6140**. Additional

information about USF, including an application, is also available at [www.energyassistance.nj.gov](http://www.energyassistance.nj.gov).

**NJ Weatherization Program** Assists elderly, handicapped and low-income persons in weatherizing their homes, improving their heating system efficiency and conserving energy. Call **609-633-2378** or visit [www.state.nj.us/dca/dcr/forms/wealist.doc](http://www.state.nj.us/dca/dcr/forms/wealist.doc) to find a service provider near you.

### General Assistance

**General Assistance - Call 211.** Call Specialists will provide information and referral for services including:

**Basic Human Needs Resources** food banks, rent assistance, utility assistance

**Seniors and Persons with Disabilities** congregate meals, Meals on Wheels, adult daycare and transportation

**Children, Youth and Families** childcare, after school programs, mentoring, protective services, tutoring

**Employment Supports** financial assistance, job training

### New Jersey Self-Help Clearinghouse

Self-help groups can connect you with others who truly understand. NJ Self-Help Clearinghouse has information on over 4,500 self-help groups for addictions, abuse, health, loss, mental health, disabilities, family and parenting concerns. Services are free and confidential. **(800) 367-6274** or **(800) 238-2333**.

### NJHELPS

Is a one stop resource for state programs to assist residents of New Jersey.

Visit [www.njhelps.org](http://www.njhelps.org) to self-screen in English or Spanish for over 28 programs such as food stamps, prescription drug assistance, Work First New Jersey, assisted living, and more. NJHELPS also lists over 30 hotline resources for child care, child support, support for working families and more.

### Statewide Hotlines

<b>Domestic Abuse Hotline</b>	<b>1-800-572-7233</b>
<b>Addiction Hotline</b>	<b>1-800-322-5525</b>
<b>Substance Abuse Hotline</b>	<b>1-609-292-5760</b>
<b>Food Stamp Info Line</b>	<b>1-800-687-9512</b> or online application available at <a href="http://www.njhelps.org">http://www.njhelps.org</a>

# FORECLOSURE FAST FACTS

## STATEWIDE FORECLOSURE PREVENTION RESOURCES

### HOUSING COUNSELING AGENCIES

The following is a list of agencies that have partnered with the NJ HMFA and have been trained in foreclosure prevention. If you need help with your mortgage, call a counseling agency that operates in the county where you live. Unless otherwise noted, all of the following agencies participate in the Foreclosure Mediation Program.

#### ATLANTIC COUNTY

##### AHOME

400 East Main Street  
Millville, NJ 08332  
**856-293-0100**  
**856-825-0600**

Atlantic Human Resources  
1 South NY Ave, Suite 303  
Atlantic City, NJ 08401  
**609-348-4131 ext. 222**

Consumer Credit  
and Budget Counseling  
299 South Shore Road  
U.S. Route 9 S., P.O. Box 866  
Marmora, NJ 08223  
**609-390-9652 ext. 207**

#### BERGEN COUNTY

Episcopal Community  
Development  
620 Clinton Ave.  
Newark, NJ 07108  
**973-710-1544**

Urban League of Bergen County  
40 N. Van Brunt Street  
Englewood, NJ 07631  
**201-568-4988**

#### BURLINGTON COUNTY

##### AHOME

**856-293-0100**  
**856-825-0600**

American Credit Alliance, Inc.  
**800-501-7526**

Burlington County  
Community Action Program  
One Van Sciver Parkway  
Willingboro, NJ 08046  
**609-835-4329**

CCCS of Delaware Valley  
One Cherry Hill Dr, Suite 215  
Cherry Hill, NJ 08002  
**800-989-2227**

Jersey Counseling  
1840 South Broadway  
Camden, NJ 08104  
**856-541-1000**

#### CAMDEN COUNTY

##### AHOME

**856-293-0100**  
**856-825-0600**

American Credit Alliance, Inc.  
**800-501-7526**

CCCS of Delaware Valley  
**800-989-2227**

Jersey Counseling  
**856-541-1000**

NJ Citizen Action  
**800-656-9637**  
**973-643-8800**

Tri-County Community  
Action Agency  
**856-451-6330 ext. 222**  
or 299

#### CAPE MAY COUNTY

##### AHOME

**856-293-0100**  
**856-825-0600**

Atlantic Human Resources  
**609-348-4131 ext. 222**

Consumer Credit  
and Budget Counseling  
**609-390-9652 ext. 207**

#### CUMBERLAND COUNTY

##### AHOME

**856-293-0100**  
**856-825-0600**

CCCS of Delaware Valley  
**800-989-2227**

Consumer Credit  
and Budget Counseling  
**609-390-9652 ext. 207**

Jersey Counseling  
**856-541-1000**

Tri-County Community  
Action Agency  
110 Cohancey Street  
Bridgeton, NJ 08302  
**856-451-6330 ext. 222**  
or 299

#### ESSEX COUNTY

Brand New Day  
**908-282-0781 ext. 109**

Episcopal Community  
Development  
**973-710-1544**

La Casa de Don Pedro  
317 Roseville Ave  
Newark, NJ 07107  
**973-485-0701**

NJ Citizen Action  
744 Broad Street, Suite 2080  
Newark, NJ 07102  
**800-656-9637**  
**973-643-8800**

Tri-City Peoples Corporation  
55 Washington Street  
East Orange, NJ 07017  
**973-676-5506**  
**800-860-0566**

Urban League of  
Bergen County  
**201-568-4988**

#### GLOUCESTER COUNTY

##### AHOME

**856-293-0100**  
**856-825-0600**

CCCS of Delaware Valley  
**800-989-2227**

Jersey Counseling  
**856-541-1000**

Tri-County Community  
Action Agency  
**856-451-6330 ext. 222**  
or 299

#### HUDSON COUNTY

Episcopal Community  
Development  
**973-710-1544**

#### HUNTERDON COUNTY

American Credit Alliance, Inc.  
**800-501-7526**

NJ Citizen Action  
**800-656-9637**  
**973-643-8800**

#### MERCER COUNTY

Affordable Housing  
Alliance of NJ  
**732-389-2958**

American Credit Alliance, Inc.  
23 Warren Street  
Trenton, NJ 08608  
**800-501-7526**

CCCS of Delaware Valley  
**800-989-2227**

Isles Inc.  
714 South Clinton Ave  
Trenton, NJ 08611  
**609-341-4789**

Novadebt  
**1-866-855-7709**

#### MIDDLESEX COUNTY

Faith Fellowship CDC  
2707 Main Street  
Sayreville, NJ 08872  
**732-727-9500 ext. 4149 or 1704**

Central Jersey CDC  
**732-247-0444 ext. 1016**

NJ Citizen Action  
75 Raritan Avenue  
Highland Park, NJ 08904  
**800-656-9637**  
**973-643-8800**

Novadebt  
**1-866-855-7709**

Puerto Rican Action Board  
90 Jersey Avenue  
New Brunswick, NJ 08903  
**732-249-9700 Ext. 150**  
or 154

#### MONMOUTH COUNTY

Affordable Housing  
Alliance of NJ  
59 Broad Street  
Eatontown, NJ 07724  
**732-389-2958**

Faith Fellowship CDC  
**732-727-9500 ext. 4149 or 1704**

Novadebt  
225 Willowbrook Road  
Freehold, NJ 07728  
**1-866-855-7709**

#### MORRIS COUNTY

Episcopal Community  
Development  
**973-710-1544**

Urban League  
of Morris County  
300 Madison Avenue, Suite A  
Morristown, NJ 07960  
**973-539-2121**

(Continued on back...)

**OCEAN COUNTY**

Affordable Housing  
Alliance of NJ  
732-389-2958

Novadebt  
1-866-855-7709

O.C.E.A.N. Inc.  
40 Washington Street  
Toms River, NJ 08753  
732-244-2351 ext. 22

**PASSAIC COUNTY**

Episcopal Community  
Development  
973-710-1544

NJ Citizen Action  
800-656-9637  
973-643-8800

**SALEM COUNTY**

AHOME  
856-293-0100  
856-825-0600

CCCS of Delaware Valley  
203 E. Broadway, Suite 1020  
Salem, NJ 08079  
800-989-2227

Jersey Counseling  
856-541-1000

Tri-County Community  
Action Agency  
856-451-6330 ext. 222  
or 299

**SOMERSET COUNTY**

Faith Fellowship CDC  
732-727-9500 ext. 4149 or  
1704

**Central Jersey CDC**

630 Franklin Blvd., Suite 102  
Somerset, NJ 08873  
732-247-0444 ext. 1016

Novadebt  
1-866-855-7709

Puerto Rican Action Board  
732-249-9700  
ext. 150 or 154

**SUSSEX COUNTY**

Urban League of  
Morris County  
973-539-2121

**UNION COUNTY**

NJ Citizen Action  
800-656-9637  
973-643-8800

**Brand New Day**

176 First Street  
Elizabeth, NJ 07206  
908-282-0781 ext. 109

Faith Fellowship CDC  
732-727-9500 ext. 4149 or 1704

Tri-City Peoples Corporation  
973-676-5506  
800-860-0566

**WARREN COUNTY**

Urban League  
of Morris County  
973-539-2121

The following is a list of county social services agencies where you will be able to access services such as Medicaid, Food Stamps, Child Support, emergency assistance and employment support.

<b>Atlantic County</b> P.O. Box 869, 1333 Atlantic Ave Atlantic City, NJ 08401 609-348-3001	<b>Bergen County</b> 216 Route 17 North Rochelle Park, NJ 07662 201-368-4200	<b>Burlington County</b> 795 Woodlane Road Mount Holly, NJ 08060 609-261-1000	<b>Camden County</b> 600 Market Street Camden, NJ 08102 856-225-8800
<b>Cape May County</b> 4005 Route 9 South Rio Grande, NJ 08242 609-886-6200	<b>Cumberland County</b> 275 N. Delsea Drive, 1st Floor Vineland, NJ 08360 856-691-4600	<b>Essex County</b> 18 Rector St, 9th Floor Newark, NJ 07102 973-733-3000	<b>Gloucester County</b> 400 Hollydell Dr. Sewell, NJ 08080 856-582-9200
<b>Hudson County</b> 2 Enos Place Jersey City, NJ 07306 201-420-3000 or 201-420-3172	<b>Hunterdon County</b> 6 Gaunt Place Flemington, NJ 08822 908-788-1300	<b>Mercer County</b> 200 Wolverton St., P.O. Box 01450 Trenton, NJ 08650 609-989-4320	<b>Middlesex County</b> 181 How Lane, P.O. Box 509 New Brunswick, NJ 08903 732-745-3500
<b>Monmouth County</b> Kozloski Road, P.O. Box 3000 Freehold, NJ 07728 732-431-6000	<b>Morris County</b> 340 W. Hanover, P.O. Box 900 Morristown, NJ 07963 973-326-7800	<b>Ocean County</b> 1027 Hooper Ave., P.O. Box 547 Toms River, NJ 08754 732-349-1500	<b>Passaic County</b> 80 Hamilton Street Paterson, NJ 07505-2060 973-881-0100
<b>Salem County</b> 147 S. Virginia Avenue Penns Grove, NJ 08069 856-299-7200	<b>Somerset County</b> 73 E. High Street, P.O. Box 936 Somerville, NJ 08076 908-526-8800	<b>Sussex County</b> 18 Church Street, P.O. Box 218 Newton, NJ 07860 973-383-3600	<b>Union County</b> 342 Westminster Avenue Elizabeth, NJ 07208 908-965-2700 or 200 West 2nd Street Plainfield, NJ 07060 908-791-7000
<b>Warren County Courthouse Annex</b> Second and Hardwick Streets, 501 Second Street Belvidere, NJ 07823 908-475-6301			

**BEWARE OF FORECLOSURE RESCUE SCAMS - HELP IS FREE!**

- There is never a fee to get assistance or information about Making Home Affordable from your lender or a HUD-approved housing counselor or a NJ Housing Counseling Agency listed in this document.
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan. Do not pay – walk away!
- Beware of anyone who says they can “save” your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.

*The Attorney General urges any member of the public who has been a victim of mortgage-related fraud to report it by calling the Division of Consumer Affairs' toll-free hotline at 1-800-242-5846. Consumers from out of state can call 973-504-6200. Those seeking to file a complaint can also visit the Division's Web site at [www.njconsumeraffairs.gov](http://www.njconsumeraffairs.gov).*

## 3 Easy Steps to Sign Up for the FREE Judiciary Foreclosure Mediation Program:

### 1 Step One

Call the toll free hotline:  
1-888-989-5277

### 2 Step Two

Speak to one of the representa-  
tives about eligibility for free  
mediation.

Criteria include:

- The homeowner is not in bankruptcy, or if they filed for bankruptcy, the petition is discharged, dismissed or the bankruptcy stay has been lifted.
- The property is a 1 to 3 family residential property.
- The home is your primary residence.
- The homeowner is the borrower.

### 3 Step Three

If you are eligible, complete and  
return the registration documents  
on time.

That's it! You're ready to  
participate in mediation!

[www.NJForeclosureMediation.org](http://www.NJForeclosureMediation.org)

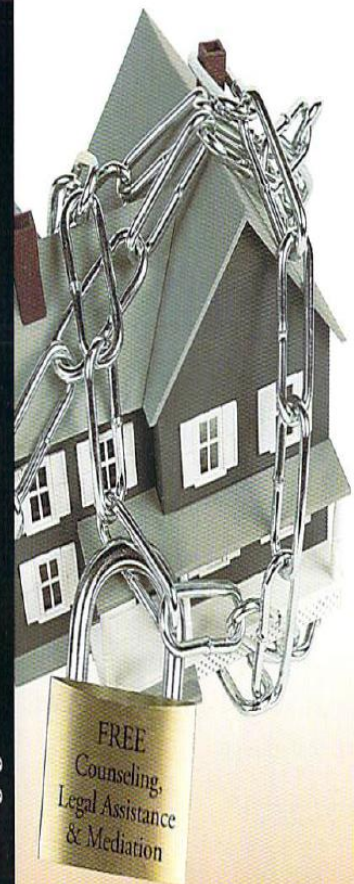
NJ JUDICIARY FORECLOSURE MEDIATION PROGRAM

NJ Judiciary, Office of Foreclosure  
Hughes Justice Complex  
25 Market Street, Box 971  
Trenton, New Jersey 08625



NJ JUDICIARY FORECLOSURE MEDIATION PROGRAM

Is your home  
in foreclosure?  
Help is Available



Learn how to SAVE your home  
by calling 1-888-989-5277 or visit  
[www.NJForeclosureMediation.org](http://www.NJForeclosureMediation.org)

## What Is Foreclosure Mediation?

Foreclosure mediation is an opportunity for qualified homeowners who are facing foreclosure to receive help from housing counselors, attorneys, and a neutral mediator to resolve a loan delinquency.

The program aims to assist homeowners avoid foreclosure by proposing work-out and payment arrangements that balance the interests of the borrower and lender.

The program is free. Mediators are ready to encourage every participant and mortgage lender to reach an amicable result.

## Mediation is Available

Mediation is available whether or not you dispute your lender's right to foreclosure.

## Read Your Mail!

The Court will mail you important information about your case. You must respond to notices from the Court, even if you participate in mediation.



## Is Foreclosure Mediation Right for You?

**HUD Certified Housing Counselors:** Counselors will be sensitive to your financial status and recommend a loan work-out that is affordable.

**Legal Representation:** Attorneys are available to help income-eligible participants review documents, negotiate with the lender, and attend the mediation.

**Experienced Neutral Mediators:** Free mediation is available to homeowners facing foreclosure. The mediator will assist you and the lender to reach a voluntary and amicable solution.

Thousands of New Jersey residents face foreclosure every year.

## Do Not Delay Any Longer, Help is Available...

Call Toll Free: 1-888-989-5277

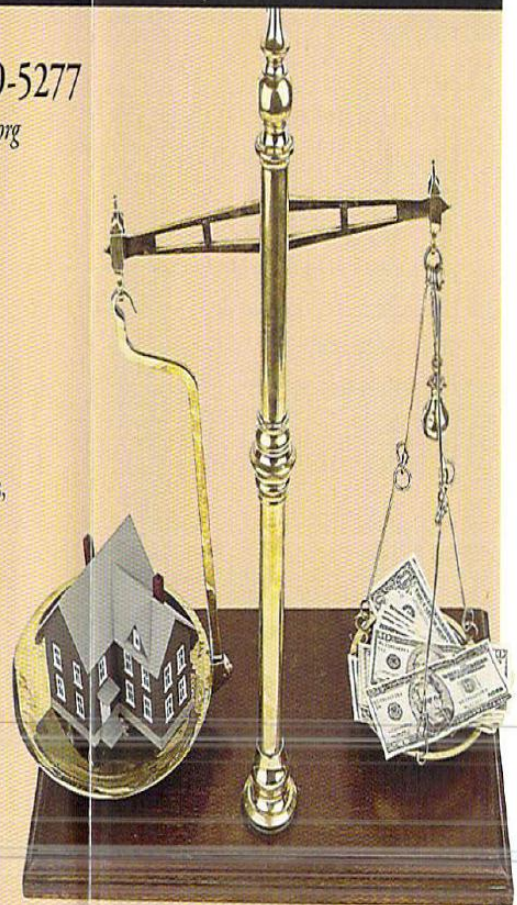
or visit [www.NJForeclosureMediation.org](http://www.NJForeclosureMediation.org)

The Foreclosure Mediation Hotline  
is open from 8 a.m. to 6 p.m.  
Monday through Friday.

## NJ Judiciary Foreclosure Mediation Program

Providing housing counselors, lawyers,  
and mediators to homeowners  
facing foreclosure.

A partnership of the Judiciary,  
the Office of the Attorney General,  
the Housing & Mortgage Finance  
Agency, Legal Services of New Jersey,  
the Office of the Public Advocate,  
and the Department of Banking  
and Insurance.



CANC 01 04/09



**NJ SHARES Energy Assistance: 1-866-657-4273**

**[www.njshares.org](http://www.njshares.org)**

**LIHEAP and USF Referrals: 1-800-510-3102**

**[www.energyassistance.nj.gov](http://www.energyassistance.nj.gov)**

**ENERGY PROGRAMS:** Energy Assistance programs are available for households with gross monthly incomes 400 percent or less than the Federal Poverty Level (See chart)

**The Low Income Home Energy Assistance Program (LIHEAP)** is a Federally funded program providing energy grants to low income households at or below 200% of the Federal Poverty Level (FPL). The program is typically available from November 1 to April 30. The amount of the benefit will be determined by income and household size.

**The Universal Service Fund** is available to New Jersey utility customers with household income equal to or less than 175% of the FPL and who pay more than 6% of their annual income for their natural gas and electric service combined. USF is available year round.

**NJ SHARES** assists households who do not qualify for LIHEAP (November through April 30), USF (year round) and whose income does not exceed 400 percent of the FPL. Each client fills out an application with the assistance of a local community-based organization. New Jersey SHARES partners with more than 260 organizations statewide. Eligibility is determined by income and household size. Grant maximums are \$700 for heating and \$300 for electric service. The program is available year round based on funding availability.

#### **Required Documentation for NJ SHARES applications:**

Documents should be furnished to the intake agency at time of application. To identify an intake agency in your area call the toll free energy assistance hotline (1-866-NJSHARES)

- 1) Proof of Income (last four consecutive weeks prior to application date)
- 2) Proof of Identification 3) Most Recent Energy Bill 4) Signed Application

#### **TELEPHONE**

**Verizon's Communications Lifeline** - provides discounted local telephone service to low-income residents and seniors 150% or below FPL. Through Link Up America, eligible new customers receive a 50% discount on the initial phone connection charge, with the remaining 50% paid in 12 monthly installments. **For more information, call 1-888-337-3339.**

#### **WATER**

**New Jersey American Water** – NJ SHARES administers the NJAW H<sub>2</sub>O To Help Others Program. Applicants must be 200% or below FPL and have made a good faith payment of \$100, within 90 days of applying, to receive a maximum grant of \$500 and a reduced rate. Applications are taken through the NJ SHARES agency network. **For more information, call 1-877-652-9426.**

**United Water Cares** - NJ SHARES administers a water assistance program for United Water customers in need. There is no income guideline for the program. Customers have to make a good faith payment of \$20 within 90 days prior to applying to qualify for a maximum grant of \$100. Applications are administered through the NJ SHARES agency network. **For more information, call 1-888-942-8080 or visit: [www.uwcares.org](http://www.uwcares.org).**

#### **ENERGY CONSERVATION**

**New Jersey Comfort Partners** provides installation of energy efficiency measures, personalized customer energy education and counseling for households at or below 225% of the FPL. **For more information call 1-888-773-8326.**

**Weatherization** provides weatherizing for households up to 200% of the FPL improving heating system efficiency and conserving energy. For more information visit: [www.energyassistance.nj.gov](http://www.energyassistance.nj.gov).

#### **2010-2011 Income Guideline Chart for LIHEAP, USF and NJ SHARES**

Households with gross monthly income over the LIHEAP or USF Charts and below the NJS 400% cap may apply for NJ SHARES.

	Refer to this column when LIHEAP is open.	Refer to this column when LIHEAP is closed.	
Household Size	Gross Monthly Income for LIHEAP 200%FPL	Gross Monthly Income for USF 175% FPL	Gross Monthly Income CAP for NJS 400% FPL
1	\$1,805	\$1,580	\$3,630
2	\$2,429	\$2,125	\$4,903
3	\$3,052	\$2,670	\$6,177
4	\$3,675	\$3,216	\$7,450
5	\$4,299	\$3,762	\$8,723
6	\$4,922	\$4,307	\$9,997
7	\$5,545	\$4,852	\$11,270
8	\$6,169	\$5,398	\$12,543
9	\$6,792	\$5,943	\$13,790
10	\$7,415	\$6,489	\$15,037

#### **NJ SHARES Grant Amounts**

Natural Gas	\$700
Deliverable Fuels	\$700
Electric Heat	\$700
Electric Account	\$300



**NJ SHARES Asistencia de Energía: 1-866-657-4273**

**www.njshares.org**

**LIHEAP and USF Referencias: 1-800-510-3102**

**www.energyassistance.nj.gov**

**Programas de Energía:** Programas de asistencia de energía están disponibles para hogares con ingresos que no exceden el 400 por ciento del Nivel Federal de Pobreza (NFP). (Véase el guía de ingresos)

**Programa De Asistencia de Energía para Hogares de Ingresos Bajo (LIHEAP)** es un programa financiado con fondos Federales para proporcionar subsidios a hogares de bajos ingresos y que no exceden el 200% de NFP. El programa suele estar disponible desde el 1 de Noviembre hasta el 30 de Abril. La cantidad del beneficio será determinada por el ingreso y número de miembros por hogar.

**Fondo de Servicio Universal (USF)** está disponible para los clientes de servicios públicos en el estado de NJ con ingresos por familia igual o inferior al 175% de NFP y que paguen más de 6% de sus ingresos anuales por el servicio de gas natural y el servicio de electricidad combinado. Fondos para el Servicio Universal están disponibles todo el año.

**NJ SHARES** provee asistencia a hogares que no califican para el LIHEAP entre (Noviembre y Abril) o USF (todo el año), y con ingresos que no exceden el 400 por ciento del NFP. Cada cliente completa una solicitud electrónica con la asistencia de organizaciones de servicio social. NJ SHARES cuenta con más de 250 organizaciones en el estado de NJ. La elegibilidad es determinada por el ingreso y el número de miembros en el hogar. Máximos niveles de subsidio son de \$700 para calefacción y \$300 para el servicio eléctrico. Los clientes con calefacción eléctrica pueden recibir hasta \$700 en su cuenta de calefacción eléctrica. El programa está disponible todo el año dependiendo en la disponibilidad de fondos.

#### **Documentación Necesaria:**

Los siguientes documentos deben ser presentados a unas de las agencias participantes en el momento de solicitud:

1) Prueba de ingresos (últimas cuatro semanas consecutivas antes de la fecha de solicitud) 2) Prueba de identificación 3) Factura de Energía 4) Solicitud firmada. Para determinar la agencia en su área más cercana llame a la línea telefónica gratuita de asistencia de energía (1-866-NJSHARES)

#### **TELEFONO**

**Verizon's Communications Lifeline** - Proporciona descuentos en los servicios de telefonía local a los residentes de bajos ingresos y personas mayores de 65 años con ingresos menos de 150% del nivel de NFP. A través de Link Up América, nuevos clientes que califican pueden recibir un descuento del 50% en la carga inicial de conexión de teléfono, con el 50% restante pagándose en 12 cuotas mensuales. Para obtener más información, llame al 1-888-337-3339.

#### **AGUA**

**New Jersey American Water (NJAW)**- NJ SHARES administra el programa H2O NJAW para Ayuda de Otros. Los solicitantes deben de tener ingresos en el 200% o menos del nivel de NFP, y haber hecho un pago de \$100 de buena fe dentro de 90 días de la aplicación para poder recibir un subsidio máximo de \$500 y una tarifa reducida. Las solicitudes son administradas a través de las agencias asociadas con NJ SHARES. Para más información, llame al 1-887- NJH2O(652-9426).

**United Water Cares** - NJ SHARES administra un programa de asistencia para clientes de United Water que necesitan ayuda. No hay requisitos de ingresos para participar en el programa. Los clientes deben de haber hecho un pago de \$20 de buena fe dentro de 90 días antes de calificar para un subsidio de \$100. Solicitudes son administradas a través de las agencias asociadas con NJ SHARES. Para más información, llame al **1-888-942-8080** o visite: **www.uwcares.org**.

#### **CONSERVACION DE ENERGIA**

**New Jersey Comfort Partners** provee la instalación de medidas de eficiencia energética, educación personalizada sobre la conservación de energía y asesoramiento para hogares de ingresos en el 225% de NFP. Para más información, llame al **1-888-773-8326**

#### **2010 - 2011 Guía de Ingresos para LIHEAP, USF and NJ SHARES**

Solicitantes cuyos ingresos brutos mensuales exceden estas guías pueden aplicar a NJ SHARES. Si sus ingresos se encuentran dentro de estas guías, deben de aplicar al programa de LIHEAP o USF.

	Refiérase a esta columna cuando LIHEAP está disponible.	Refiérase a esta columna cuando LIHEAP no está disponible.	
Número Miembros por Hogar	Ingreso Bruto Mensual LIHEAP 200% FPL	Ingreso Bruto Mensual USF 175% FPL	Máximo Ingreso Bruto Mensual NJS 400% FPL
1	\$1,805	\$1,580	\$3,630
2	\$2,429	\$2,125	\$4,903
3	\$3,052	\$2,670	\$6,177
4	\$3,675	\$3,216	\$7,450
5	\$4,299	\$3,762	\$8,723
6	\$4,922	\$4,307	\$9,997
7	\$5,545	\$4,852	\$11,270
8	\$6,169	\$5,398	\$12,543
9	\$6,792	\$5,943	\$13,790
10	\$7,415	\$6,489	\$15,037

#### **Cantidad de Asistencia de NJ SHARES**

Gas Natural	\$700
Petróleo de Calefacción	\$700
Calefacción Eléctrica	\$700
Cuenta Eléctrica	\$300



KEEPING THE  
LINES OF COMMUNICATION  
OPEN FOR YOU & YOUR FAMILY

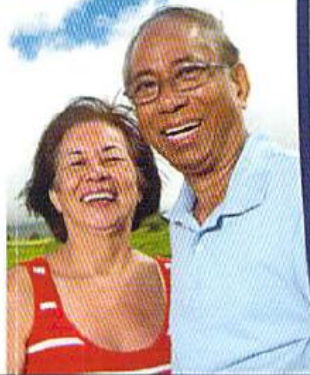
## COMMUNICATIONS Lifeline

*NJ SHARES, Inc. is a statewide, non-profit 501 (c) (3) organization that provides assistance to individuals and families living in New Jersey who are in need of temporary help in paying their communications and energy bills.*

*For more information about NJ SHARES, Communications Lifeline and Link Up America, call or visit us online at:*

**[www.njshares.org](http://www.njshares.org)**

**1-888-337-3339**



COMMUNICATIONS Lifeline

Verizon New Jersey



**verizon**



**verizon**

## Who is Eligible for COMMUNICATIONS Lifeline

***It's quick and easy to sign up for Verizon NJ's Communications Lifeline program and Link Up America.***

***You must be a Verizon residential phone customer to apply for these programs. If you need residential phone service, contact Verizon NJ first at 1-800-837-4966***

***You are eligible if you participate in any of these programs:***

- Supplemental Nutrition Assistance Program (SNAP)
- General Assistance (GA)
- Supplemental Security Income (SSI)
- Home Energy Assistance Program (HEAP)
- Lifeline Utility Credit/  
Tenants Lifeline Assistance
- Pharmaceutical Assistance to the Aged and Disabled (PAAD)
- Temporary Assistance to Needy Families/  
Work First New Jersey (TANF/WFNJ)

**OR**

If you are age 65 or over and are not participating in one of the above programs and your annual income is at or below 150% of the federal poverty income level (Federal poverty guidelines are issued each year in the Federal Register by the U.S. Department of Health and Human Services). Check your income eligibility by calling 1-888-337-3339.

**Call NJ SHARES at 1-888-337-3339  
for eligibility and enrollment.**

## What are the Benefits of Link Up America & COMMUNICATIONS Lifeline

Through **Link Up America**, new, eligible customers receive a 50% discount on their initial residential phone connection charge. The remaining fees can be paid in 12 months.

Under the **Communications Lifeline program**, Verizon NJ residential telephone customers may be eligible to receive free or discounted local telephone service. **Communications Lifeline program participants can receive:**

- Discounted flat rate residential phone service including touch-tone service
- Additional optional features such as caller ID or three-way calling

### ***How do you apply?***

All you need to do is call NJ SHARES at

**1-888-337-3339**

or log onto

**[www.njshares.org](http://www.njshares.org)**



## **NJ Bankruptcy Court's Approved Credit Counselor list for NJ**

**The selected offices below are physically located in New Jersey.**

For more financial counseling agencies that are approved by NJ DOBI please visit:  
[http://www.state.nj.us/dobi/division\\_consumers/finance/counselors.html](http://www.state.nj.us/dobi/division_consumers/finance/counselors.html)

### **Garden State Consumer Credit Counseling, Inc., d/b/a Novadebt**

[www.novadebt.org](http://www.novadebt.org)

**Main Address:**

225 Willowbrook Road  
 Freehold, NJ 07728  
 732-409-6281

**Telephone:** 800-992-4557 English and Spanish  
**Internet/Telephone:** [www.novadebt.org](http://www.novadebt.org) / 800-992-4557 English and Spanish  
 Garden State Consumer Credit Counseling, Inc., d/b/a Novadebt  
 877-892-4557  
 English and Spanish

### **Family Guidance Center Corp.**

[www.fgccorp.org](http://www.fgccorp.org)

**Main Address:**

1931 Nottingham Way  
 Hamilton, NJ 08619  
 609-586-2574

**Telephone:** 888-379-0604 English and Spanish  
 Consumer Credit Counseling Service of Central New Jersey  
 888-379-0604  
 English and Spanish

### **Consumer Credit and Budget Counseling, Inc.**

[www.cc-bc.com](http://www.cc-bc.com)

**Main Address:**

299 South Shore Road  
 US Route 9 South  
 Marmora, NJ 08223  
 609-390-9652

**Internet/Telephone:** [www.prebankruptcy.org](http://www.prebankruptcy.org) / 888-738-8233  
 Consumer Credit and Budget Counseling, Inc.  
 888-738-8233  
 English and Spanish

### **Consumer Credit Counseling Service of New Jersey, Inc.**

[www.cccsnj.org](http://www.cccsnj.org)

**Main Address:**

185 Ridgedale Avenue  
 Cedar Knolls, NJ 07927  
 973-267-4324

100 West Main Street 2nd Floor  
 Somerville, NJ 08876  
 1-888-726-3260  
 English and Spanish

**Internet:** [www.cccsnj.org](http://www.cccsnj.org)  
**Telephone:** 1-888-726-3260 English and Spanish

## **DOBI Licensed Debt Adjusters**

### **American Credit Alliance, Inc.**

Reference # 9201158  
25 S. Warren St.  
Trenton, NJ 08608  
**609-393-5400**

### **Community Credit Counseling Corp**

Reference # 9923779  
5 Professional CIR Route 34  
Colts Neck, NJ 07722  
**1-800-220-9654 or 1-800-663-4416**  
[www.commcredit.org](http://www.commcredit.org)

### **Consumer Credit and Budget Counseling Inc**

Reference # 9823498  
299 South Shore Road US Route 9/ PO Box 866  
Marmora, NJ 08223  
**609-390-9652 or 1-888-738-8233**  
Se Habla Espanol **1-888-5 DUDAS**  
[www.cc-bc.com](http://www.cc-bc.com)

### **Consumer Credit and Debt Counseling Inc**

Reference # 9600120  
95 North Lakeview Drive, PO Box 38  
Gibbsboro, NJ 08026  
**856-566-1666 or 1-800-720-2232**

### **Consumer Credit Counseling Service of Delaware Valley Inc**

Reference # 9100890  
One Cherry Hill Suite 215  
Cherry Hill, NJ 08002  
**1-800-989-CCCS (2227) or 215-563-5665**  
[www.cccsdv.org](http://www.cccsdv.org)

### **Consumer Credit Counseling Service of Greater Atlanta Inc**

Reference # 9945985  
991 US Hwy 22, Suite 200  
Bridgewater, NJ 08807  
**1-800-251-CCCS (2227)**  
[www.cccsatl.org](http://www.cccsatl.org)

### **Consumer Credit Counseling Service of Maryland and Delaware Inc.**

Reference # 0753927  
203 East Broadway  
Salem, NJ 08079  
**410-747-2050**  
[www.cccsnj.org](http://www.cccsnj.org)

### **Consumer Credit Counseling Service of New Jersey Inc**

Reference # 8303159  
185 Ridgedale Ave  
Cedar Knolls, NJ 07927  
**1-888-726-3260 or 973-267-4324**

**Consumer Credit Counseling Service of San Francisco**

Reference # 0402042

811 Church Road, Suite 105

Cherry Hill, NJ 08002

**1-800-777-7526**[www.cccsf.org](http://www.cccsf.org)**Consumer Education Services Inc**

Reference # 9922598

3801 Lake Boone Trail, Suite 400

Raleigh, NC 27607

**1-888-590-2374 or 919-838-8211**[www.mycesi.org](http://www.mycesi.org)**Credit Guard of America Inc**

Reference # 9906663

111 Cornelia St.

Boonton, NJ 07005

**1-800-500-6489 or 561-241-5828**[www.creditguard.org](http://www.creditguard.org)**Credit Management and Counseling Services Inc**

Reference # 9915899

46 Fawn Hollow Lane

Mullica Hill, NJ 08062

**856-262-0645****Debt Counseling Corp**

Reference # 0512435

One Gateway Center, Suite 2600

Newark, NJ 07102

**1-888-354-6332 or 973-622-8212**[www.debtcounselingcorp.org](http://www.debtcounselingcorp.org)**Family Financial Education Foundation Inc**

Reference # 9930037

724 Front St., Suite 340, PO Box 2125

Evanston, WY 82931

**1-877-292-8444 or 307-789-2010**[www.ffef.org](http://www.ffef.org)**Family Guidance Center Corporation**

Reference # 9500845

1931 Nottingham Way

Hamilton, NJ 08619

**609-586-8574**<http://abstaining.net/fgccorp/>**Garden State Consumer Credit Counseling Inc (Novadebt)**

Reference # 9101211

225 Willowbrook Road, PO Box 5012

Freehold, NJ 07728

**1-800-99-BILLS or 732-409-6281**[www.novadebt.org](http://www.novadebt.org)

**Greenpath Inc (Greenpath Debt Solutions)**

Reference # 9915964

847 Meadows Office Complex, 301 Route 17 North  
Rutherford, NJ 07070**1-800-550-1961 or 248-553-5400**[www.greenpath.com](http://www.greenpath.com)**Incharge Debt Solutions**

Reference # 9914761

3000 Atrium Way, Suite 235  
Mount Laurel, NJ 08054**1-800-565-8953 or 407-532-5553**[www.incharge.org](http://www.incharge.org)**Lighthouse Credit Foundation Inc**

Reference # 0504452

151 W Passaic Street  
Rochelle Park, NJ 07662**1-800-339-2361 or 727-450-1082**[www.lighthousecredit.org](http://www.lighthousecredit.org)**Money Management International Inc**

Reference # 9951553

106 Apple Street, Suite 105  
Tinton Falls, NJ 07724**1-866-889-9347 or 713-394-3139**[www.moneymanagement.org](http://www.moneymanagement.org)**North Seattle Community College Foundation**

D/B/A American Financial Solutions

Reference # 9925870

One Green Tree Center, Suite 201  
Marlton, NJ 08053**1-888-282-5494 or 206-374-8839****Take Charge America Inc**

Reference # 0635379

One Greentree Center, Suite 201  
Marlton, NJ 08053**1-800-823-7396 or 623-266-6152**[www.takechargeamerica.org](http://www.takechargeamerica.org)

## I WANT MY IDENTITY BACK!

### ACT FAST!

- File a police report.
- Call the fraud department for each missing credit card.
- Keep a notebook of all I.D Theft related phone conversations.
- Report the theft to the FTC: (Federal Trade Commission)  
**1-877-438-4338**
- Keep copies of every letter sent or received.
- Call Equifax and place a fraud alert on your credit report:  
**1-800-525-6285**
- Stop payment on any lost checks by calling your bank.

### GET ORGANIZED

- Buy a good cross-cut shredder.
- Build a binder or file box for all of your important documents.
- Consider automatic bill pay through your bank.
- Keep personal information out of sight.

NFDM

14104 58th St N, Clearwater, FL 33760

P: 1-866-951-9581

CCBC

299 S Shore Rd, Marmora, NJ 08223

P: 1-888-792-0270

## FREE Senior Benefits Check-Up

**1-866-991-9581**

- ✓ Comprehensive (meals, utilities, etc.)
- ✓ Financial Wellness
- ✓ Many Other Benefits
- ✓ Prescription Drug Assistance
- ✓ Medicare Rx Extra Help
- ✓ Senior Housing Locator



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NATIONAL FOUNDATION  
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**KEEP IT SAFE, SENIORS!**

The **K.I.S.S** that is  
helping build  
Financial Knowledge,  
Security, and  
Confidence in Seniors



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NATIONAL FOUNDATION  
FOR DEBT MANAGEMENT

We are a non-profit organization specializing in:

- Credit Counseling
- Debt Management
- Reverse Mortgage Counseling
- Foreclosure Prevention
- First-time Homebuyer Education

**WE ARE EXPERTS AT  
HELPING PEOPLE  
AFFORD THEIR LIFE**

### IDENTITY THEFT AND FINANCIAL PREDATORS

Be especially alert when you:

- .....answer the phone
- .....give to charity
- .....leave mail in the mailbox
- .....take out the trash
- .....get money out of an ATM
- .....go out to dinner
- .....pay for your gas at the pump



### LAWS THAT PROTECT YOUR MONEY

- Truth in Savings Act
- Electronic Fund Transfer
- Expedited Funds Availability Act
- FDIC Deposit Insurance

### LAWS THAT PROTECT YOU WHEN YOU BORROW MONEY

- Truth in Lending Act
- Equal Opportunity Act
- Fair Credit Reporting Act
- Fair Debt Collection Practices Act
- Fair Credit Billing Act

### HEY, WHO STOLE MY IDENTITY?

All an ID Thief needs is your name, Social Security number, credit card number, or birth date!

### HOW DO THEY STEAL YOUR IDENTITY?

- Dumpster Diving
- Emptying your mailbox
- Stealing your purse or wallet
- Electronic theft from ATMs or store files
- Pocket skimmers
- Telephone scams

### BEWARE OF TELEMARKETERS

- Hang up!!
- Add your name to the **National Do Not Call Registry** by calling: 1-888-382-1222
- Call from your home phone AND your cell phone.

### WATCH YOUR MONEY!

- Check your credit card and bank statements every month.
- Use direct deposit for all income.
- Sign your own checks whenever possible.
- Don't make any financial decisions when you feel you are under pressure for an immediate response.

### CREDIT REPORTS & IDENTITY THEFT

Have you pulled your credit report this year?  
Ever?

[www.annualcreditreport.com](http://www.annualcreditreport.com)

or

1-877-322-5281

### DON'T PUT YOUR FLAG UP!

The most common mail fraud is **Mailbox Theft!**  
If you are using your street mailbox you are at risk.

- Buy a mailbox lock
- Rent a post office box
- Pay your bills online
- Drop your bills at the post office

### GIVING IS GOOD - BUT RISKY!

Before you give your money to a charity check it out with the

**Better Business Bureau (BBB)**

or

**Charity Watch (773-529-2300)**



**KEEP IT SAFE, SENIORS!**

# FTC Facts

## For Consumers

March 2008



FEDERAL TRADE COMMISSION  
FOR THE CONSUMER

ftc.gov ■ 1-877-ftc-help

## Your Access to Free Credit Reports

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. The FCRA promotes the accuracy and privacy of information in the files of the nation's consumer reporting companies. The Federal Trade Commission (FTC), the nation's consumer protection agency, enforces the FCRA with respect to consumer reporting companies.

A credit report includes information on where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

Here are the details about your rights under the FCRA and the Fair and Accurate Credit Transactions (FACT) Act, which established the free annual credit report program.

### Q: How do I order my free report?

A: The three nationwide consumer reporting companies have set up a central website, a toll-free

telephone number, and a mailing address through which you can order your free annual report.

To order, visit [annualcreditreport.com](http://annualcreditreport.com), call 1-877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The form is on the back of this brochure; or you can print it from

[ftc.gov/credit](http://ftc.gov/credit). Do not contact the three nationwide consumer reporting companies individually. They are providing free annual credit reports only through [annualcreditreport.com](http://annualcreditreport.com), 1-877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You may order your reports from each of the three nationwide consumer reporting companies at the same time, or you can order your report from each of the companies one at a time. The law allows you to order one free copy of your report from each of the nationwide consumer reporting companies every 12 months.

### A WARNING ABOUT "IMPOSTER" WEBSITES

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law — [annualcreditreport.com](http://annualcreditreport.com). Other websites

that claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring” are not part of the legally mandated free annual credit report program. In some cases, the “free” product comes with strings attached. For example, some sites sign you up for a supposedly “free” service that converts to one you have to pay for after a trial period. If you don’t cancel during the trial period, you may be unwittingly agreeing to let the company start charging fees to your credit card.

Some “imposter” sites use terms like “free report” in their names; others have URLs that purposely misspell **annualcreditreport.com** in the hope that you will mistype the name of the official site. Some of these “imposter” sites direct you to other sites that try to sell you something or collect your personal information.

**Annualcreditreport.com** and the nationwide consumer reporting companies will not send you an email asking for your personal information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from **annualcreditreport.com** or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message. It’s probably a scam. Forward any such email to the FTC at **spam@uce.gov**.

**Q: What information do I need to provide to get my free report?**

A: You need to provide your name, address, Social Security number, and date of birth. If you have moved in the last two years, you may have to provide your previous address. To maintain the security

of your file, each nationwide consumer reporting company may ask you for some information that only you would know, like the amount of your monthly mortgage payment. Each company may ask you for different information because the information each has in your file may come from different sources.

**Q: Why do I want a copy of my credit report?**

A: Your credit report has information that affects whether you can get a loan — and how much you will have to pay to borrow money. You want a copy of your credit report to:

- make sure the information is accurate, complete, and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job.
- help guard against identity theft. That’s when someone uses your personal information

— like your name, your Social Security number, or your credit card number  
— to commit fraud. Identity thieves may use your information to open a new credit card account in your name. Then, when they don’t pay the bills, the delinquent account is reported on your

credit report. Inaccurate information like that could affect your ability to get credit, insurance, or even a job.

**Q: How long does it take to get my report after I order it?**

A: If you request your report online at **annualcreditreport.com**, you should be able to access it immediately. If you order your report by

*Only one website is  
authorized to fill orders for  
the free annual credit report  
you are entitled to under law  
— **annualcreditreport.com**.*

calling toll-free 1-877-322-8228, your report will be processed and mailed to you within 15 days. If you order your report by mail using the Annual Credit Report Request Form, your request will be processed and mailed to you within 15 days of receipt.

Whether you order your report online, by phone, or by mail, it may take longer to receive your report if the nationwide consumer reporting company needs more information to verify your identity.

There also may be times when the nationwide consumer reporting companies receive a high volume of requests for credit reports. If that happens, you may be asked to re-submit your request. Or, you may be told that your report will be mailed to you sometime after 15 days from your request. If either of these events occurs, the nationwide consumer reporting companies will let you know.

**Q: Are there any other situations where I might be eligible for a free report?**

A: Under federal law, you're entitled to a free report if a company takes adverse action against you, such as denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the consumer reporting company. You're also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; if you're on welfare; or if your report is inaccurate because of fraud, including identity theft. Otherwise, a consumer reporting company may charge you up to

\$10.50 for another copy of your report within a 12-month period.

To buy a copy of your report, contact:

- Equifax: 1-800-685-1111; [equifax.com](http://equifax.com)
- Experian: 1-888-397-3742; [experian.com](http://experian.com)
- TransUnion: 1-800-916-8800; [transunion.com](http://transunion.com)

Under state law, consumers in Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, and Vermont already have free access to their credit reports.

*If you request your report online at [annualcreditreport.com](http://annualcreditreport.com), you should be able to access it immediately.*

**Q: Should I order a report from each of the three nationwide consumer reporting companies?**

A: It's up to you. Because nationwide consumer reporting companies get their information from different sources, the information in your report from one company may not reflect all, or the same, information in your reports from the other two

companies. That's not to say that the information in any of your reports is necessarily inaccurate; it just may be different.

**Q: Should I order my reports from all three of the nationwide consumer reporting companies at the same time?**

A: You may order one, two, or all three reports at the same time, or you may stagger your requests. It's your choice. Some financial advisors say staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports.



**Q: What if I find errors — either inaccuracies or incomplete information — in my credit report?**

A: Under the FCRA, both the consumer reporting company and the information provider (that is, the person, company, or organization that provides information about you to a consumer reporting company) are responsible for correcting inaccurate or incomplete information in your report. To take full advantage of your rights under this law, contact the consumer reporting company and the information provider.

1. Tell the consumer reporting company, in writing, what information you think is inaccurate.

Consumer reporting companies must investigate the items in question — usually within 30 days — unless they consider your dispute frivolous. They also must forward all the relevant data you provide about the inaccuracy to the organization that provided the information. After the information provider receives notice of a dispute from the consumer reporting company, it must investigate, review the relevant information, and report the results back to the consumer reporting company. If the information provider finds the disputed information is inaccurate, it must notify all three nationwide consumer reporting companies so they can correct the information in your file.

When the investigation is complete, the consumer reporting company must give you the written results and a free copy of your report if the dispute results in a change. (This free report does not

count as your annual free report under the FACT Act.) If an item is changed or deleted, the consumer reporting company cannot put the disputed information back in your file unless the information provider verifies that it is accurate and complete. The consumer reporting company also must send you written notice that includes the name, address, and phone number of the information provider.

2. Tell the creditor or other information provider in writing that you dispute an item. Many providers specify an address for disputes. If the provider reports the item to a consumer reporting company, it must include a notice of your dispute. And if you are correct — that is, if the information is found to be inaccurate — the information provider may not report it again.

*Tell the consumer reporting company, in writing, what information you think is inaccurate.*

**Q: What can I do if the consumer reporting company or information provider won't correct the information I dispute?**

A: If an investigation doesn't resolve your dispute with the consumer reporting company, you can ask that a statement of the dispute be included in your file and in future reports. You also can ask the consumer reporting company to provide your statement to anyone who received a copy of your report in the recent past. You can expect to pay a fee for this service.

If you tell the information provider that you dispute an item, a notice of your dispute must be included any time the information provider reports the item to a consumer reporting company.

**Q: How long can a consumer reporting company report negative information?**

A: A consumer reporting company can report most accurate negative information for seven years and bankruptcy information for 10 years. There is no time limit on reporting information about criminal convictions; information reported in response to your application for a job that pays more than \$75,000 a year; and information reported because you've applied for more than \$150,000 worth of credit or life insurance. Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

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*Your employer can get a copy of your credit report only if you agree.*

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**Q: Can my employer get my credit report?**

A: Your employer can get a copy of your credit report only if you agree. A consumer reporting company may not provide information about you to your employer, or to a prospective employer, without your written consent.

**FOR MORE INFORMATION**

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide

information to help consumers spot, stop, and avoid them. To learn more about credit issues and protecting your personal information, visit [ftc.gov/credit](http://ftc.gov/credit).

**Q: Can anyone else get a copy of my credit report?**

A: The FCRA specifies who can access your credit report. Creditors, insurers, employers, and other businesses that use the information in your report to evaluate your applications for credit, insurance, employment, or renting a home are among those that have a legal right to access your report.

To file a complaint or to get free information on other consumer issues, visit [ftc.gov](http://ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

Federal Trade Commission  
Bureau of Consumer Protection  
Division of Consumer and Business Education

FOR THE CONSUMER  
FTC.GOV

FEDERAL TRADE COMMISSION  
1-877-FTC-HELP

# FTC Facts

## For Consumers

April 2009

**focus on**  
**CREDIT** 

FEDERAL TRADE COMMISSION  
FOR THE CONSUMER

ftc.gov ■ 1-877-ftc-help

### Reverse Mortgages:

#### *Get the Facts Before Cashing in on Your Home's Equity*

If you're 62 or older – and looking for money to finance a home improvement, pay off your current mortgage, supplement your retirement income, or pay for healthcare expenses – you may be considering a reverse mortgage. It's a product that allows you to convert part of the equity in your home into cash without having to sell your home or pay additional monthly bills.

The Federal Trade Commission (FTC), the nation's consumer protection agency, wants you to understand how reverse mortgages work, the types of reverse mortgages available, and how to get the best deal.

In a "regular" mortgage, you make monthly payments to the lender. In a "reverse"

mortgage, you receive money from the lender, and generally don't have to pay it back for as long as you live in your home. The loan is repaid when you die, sell your home, or when your home is no longer your primary residence. The proceeds of a reverse mortgage generally are tax-free, and many reverse mortgages have no income restrictions.

### TYPES OF REVERSE MORTGAGES

There are three types of reverse mortgages:

- *single-purpose reverse mortgages*, offered by some state and local government agencies and nonprofit organizations
- *federally-insured reverse mortgages*, known as Home Equity Conversion Mortgages (HECMs) and backed by the U. S. Department of Housing and Urban Development (HUD)
- *proprietary reverse mortgages*, private loans that are backed by the companies that develop them

*In a reverse mortgage, you receive money from the lender, and generally don't have to pay it back for as long as you live in your home.*

Single-purpose reverse mortgages are the least expensive option. They are not available everywhere and can be used for only one purpose, which is specified by the government or nonprofit lender. For example, the lender might say the loan may be used only to pay for home repairs, improvements, or property taxes. Most homeowners with low or moderate income can qualify for these loans.

HECMs and proprietary reverse mortgages are more expensive than traditional home loans, and the up-front costs can be high. That's important to consider, especially if you plan to stay in your home for just a short time or borrow a small amount. HECM loans are widely available, have no income or medical requirements, and can be used for any purpose.

Before applying for a HECM, you must meet with a counselor from an independent government-approved housing counseling agency. Some lenders offering proprietary reverse mortgages also require counseling. The counselor is required to explain the loan's costs and financial implications, and possible alternatives to a HECM, like government and nonprofit programs or a single-purpose or proprietary reverse mortgage. The counselor also should be able to help you compare the costs of different types of reverse mortgages and tell you how different payment options, fees, and other costs affect the total cost of the loan over time.

To find a counselor, visit [www.hud.gov/offices/hsg/sfh/hecm/hecmlist.cfm](http://www.hud.gov/offices/hsg/sfh/hecm/hecmlist.cfm) or call 1-800-569-4287.

Most counseling agencies charge around \$125 for their services. The fee can be paid from the loan proceeds, but you cannot be turned away if you can't afford the fee.

How much you can borrow with a HECM or proprietary reverse mortgage depends on several factors, including your age, the type of reverse mortgage you select, the appraised value of your home, and current interest rates. In general, the

older you are, the more equity you have in your home, and the less you owe on it, the more money you can get.

The HECM lets you choose among several payment options. You can select:

- a "term" option – fixed monthly cash advances for a specific time.
- a "tenure" option – fixed monthly cash advances for as long as you live in your home.
- a line of credit that lets you draw down the loan proceeds at any time in amounts you choose until you have used up the line of credit.
- a combination of monthly payments and a line of credit.

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*HECM loans are widely available,  
have no income or medical  
requirements, and can be used for  
any purpose.*

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You can change your payment option any time for about \$20.

HECMs generally provide bigger loan advances at a lower total cost compared with proprietary loans. But if you own a higher-valued

home, you may get a bigger loan advance from a proprietary reverse mortgage. So if your home has a higher appraised value and you have a small mortgage, you may qualify for more funds.

## LOAN FEATURES

Reverse mortgage loan advances are not taxable, and generally don't affect your Social Security or

Medicare benefits. You retain the title to your home, and you don't have to make monthly repayments. The loan must be repaid when the last surviving borrower dies, sells the home, or no longer lives in the home as a principal residence.

In the HECM program, a borrower can live in a nursing home or other medical facility for up to 12 consecutive months before the loan must be repaid.

If you're considering a reverse mortgage, be aware that:

- Lenders generally charge an origination fee, a mortgage insurance premium (for federally-insured HECMs), and other closing costs for a reverse mortgage.

Lenders also may charge servicing fees during the term of the mortgage. The lender sometimes sets these fees and costs, although origination fees for HECM reverse mortgages currently are dictated by law.

- The amount you owe on a reverse mortgage grows over time. Interest is charged on the outstanding balance and added to the amount you owe each month. That means your total debt increases as the loan funds are advanced to you and interest on the loan accrues.
- Although some reverse mortgages have fixed rates, most have variable rates that are tied to a financial index: they are likely to change with market conditions.

- Reverse mortgages can use up all or some of the equity in your home, and leave fewer assets for you and your heirs. Most reverse mortgages have a "nonrecourse" clause, which prevents you or your estate from owing more than the value of your home when the loan is repaid.

- Because you retain title to your home, you are responsible for property taxes, insurance, utilities, fuel, maintenance, and other expenses. If you don't pay property taxes, carry

homeowner's insurance, or maintain the condition of your home, your loan may become due and payable.

- Interest on reverse mortgages is not deductible on income tax returns until the loan is paid off in part or whole.

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*Reverse mortgage loan advances  
are not taxable, and generally  
don't affect your Social Security or  
Medicare benefits.*

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## GETTING A GOOD DEAL

If you're considering a reverse mortgage, shop around. Compare your options and the terms various lenders offer. Learn as much as you can about reverse mortgages before you talk to a counselor or lender. That can help inform the questions you ask that could lead to a better deal.

- If you want to make a home repair or improvement – or you need help paying your property taxes – find out if you qualify for any low-cost single-purpose loans in your area. Area Agencies on Aging (AAAs) generally know about these programs. To find the nearest agency, visit [www.eldercare.gov](http://www.eldercare.gov) or call 1-800-677-1116. Ask about "loan or grant programs for home repairs

or improvements,” or “property tax deferral” or “property tax postponement” programs, and how to apply.

■ All HECM lenders must follow HUD rules.

And while the mortgage insurance premium is the same from lender to lender, most loan costs, including the origination fee, interest rate, closing costs, and servicing fees vary among lenders.

- If you live in a higher-valued home, you may be able to borrow more with a proprietary reverse mortgage, but the more you borrow, the higher your costs. The best way to see key differences between a HECM and a proprietary loan is to do a side-by-side comparison of costs and benefits. Many HECM counselors and lenders can give you this important information.

- No matter what type of reverse mortgage you're considering, understand all the conditions that could make the loan due and payable. Ask a counselor or lender to explain the Total Annual Loan Cost (TALC) rates: they show the projected annual average cost of a reverse mortgage, including all the itemized costs.

## BE WARY OF SALES PITCHES

Some sellers may offer you goods or services, like home improvement services, and then suggest that a reverse mortgage would be an easy way to pay for them. If you decide you need what's being offered,

shop around before deciding on any particular seller. Keep in mind that the total cost of the product or service is the price the seller quotes plus the costs – and fees – tied to getting the reverse mortgage.

Some who offer reverse mortgages may pressure you to buy other financial products, like an annuity or long term care insurance. Resist that pressure. You don't have to buy any products or services to get a reverse mortgage (except to maintain the adequate homeowners or hazard insurance that HUD and other lenders require). In fact, in some situations,

it's illegal to require you to buy other products to get a reverse mortgage.

*You don't have to buy any products or services to get a reverse mortgage.*

The bottom line: If you don't understand the cost or features of a reverse mortgage or any other product

offered to you – or if there is pressure or urgency to complete the deal – walk away and take your business elsewhere. Consider seeking the advice of a family member, friend, or someone else you trust.

## YOUR RIGHT TO CANCEL

With most reverse mortgages, you have at least three business days after closing to cancel the deal for any reason, without penalty. To cancel, you must notify the lender in writing. Send your letter by certified mail, and ask for a return receipt. That will allow you to document what the lender received and when. Keep copies of your correspondence and any enclosures. After you cancel, the lender has 20 days to return any money you've paid up to then for the financing.

## REPORTING POSSIBLE FRAUD

If you suspect that someone involved in the transaction may be violating the law, let the counselor, lender, or loan servicer know. Then, file a complaint with:

- the Federal Trade Commission (FTC). You can do that online at [ftc.gov](http://ftc.gov) or by phone at 1-877-FTC-HELP (1-877-382-4357).

- your state Attorney General's office or state banking regulatory agency.

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*If there is pressure or urgency  
to complete the deal, walk  
away and take your business  
elsewhere.*

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## U. S. Department of Housing and Urban Development (HUD)

451 7th Street, SW  
Washington, DC 20410  
[www.hud.gov/offices/hsg/sfh/hecm/rmtopten.cfm](http://www.hud.gov/offices/hsg/sfh/hecm/rmtopten.cfm)  
1-800-CALL-FHA (1-800-225-5342)

## Federal Trade Commission

Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
[www.ftc.gov/bcp/menus/consumer/credit.shtm](http://www.ftc.gov/bcp/menus/consumer/credit.shtm) — Click on "Mortgages & Your Home"  
1-877-FTC-HELP  
(1-877-382-4357)

Whether a reverse mortgage is right for you is a big question. Consider all your options. You may qualify for less costly alternatives. The following organizations have more information:

### Reverse Mortgage Education Project

AARP Foundation  
601 E Street, NW  
Washington, DC 20049  
[www.aarp.org/revmort](http://www.aarp.org/revmort)  
1-800-209-8085

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit [ftc.gov](http://ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

## FTC Facts For Consumers 6

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The Federal Trade Commission (FTC) is the nation's consumer protection agency. Here are some tips from the FTC to help you be a more savvy consumer.

1. **Know who you're dealing with.** Do business only with companies that clearly provide their name, street address, and phone number.
2. **Protect your personal information.** Share credit card or other personal information only when buying from a company you know and trust.
3. **Take your time. Resist the urge to "act now."** Most any offer that's good today will be good tomorrow, too.
4. **Rate the risks.** Every potentially high-profit investment is a high-risk investment. That means you could lose your investment — all of it.
5. **Read the small print.** Get all promises in writing and read all paperwork before making any payments or signing any contracts. Pay special attention to the small print.
6. **"Free" means free.** Throw out any offer that says you have to pay to get a gift or a "free" gift. If something is free or a gift, you don't have to pay for it. Period.
7. **Report fraud.** If you think you've been a victim of fraud, report it. It's one way to get even with a scam artist who cheated you. By reporting your complaint to 1-877-FTC-HELP or [ftc.gov](http://ftc.gov), you are providing important information to help law enforcement officials track down scam artists and stop them!

*Federal Trade Commission  
Bureau of Consumer Protection  
Division of Consumer and Business Education*

FOR THE CONSUMER | FEDERAL TRADE COMMISSION  
FTC.GOV | 1-877-FTC-HELP



# Money Management Program



Begun in 1981, the Money Management Program utilizes trained volunteers to help low-income older adults and people with disabilities who have difficulty budgeting, paying routine bills and keeping track of financial matters.

The result is to prolong independent living in the community for individuals who have lost the ability to manage their financial affairs. They may have had their utilities shut off, be in danger of eviction from their homes, or are being financially exploited.



*A 2011 AARP survey found that 98% of clients were very or somewhat satisfied with the assistance they received through the Money Management Program.\** Clients that received assistance reported improved piece of mind, stabilized finances and help with solving financial problems.

The Money Management Program offers **two distinct services**, delivered by volunteers, designed to help keep people independent and in control:



## Bill Payer Service

Bill Payer volunteers provide checkbook balancing and bill paying services for people who remain in control of their finances but need some help keeping things in order. Some clients are served on a short-term basis, but the majority are served by committed volunteers on a long-term basis.

## Representative Payee Service

Representative Payee volunteers are appointed by a federal government agency to receive and manage a government benefit (such as a Social Security check) when the client has been determined to be incapable of handling his or her own funds. The benefit check is usually deposited directly to the bank account from which the volunteer pays the client's bills.

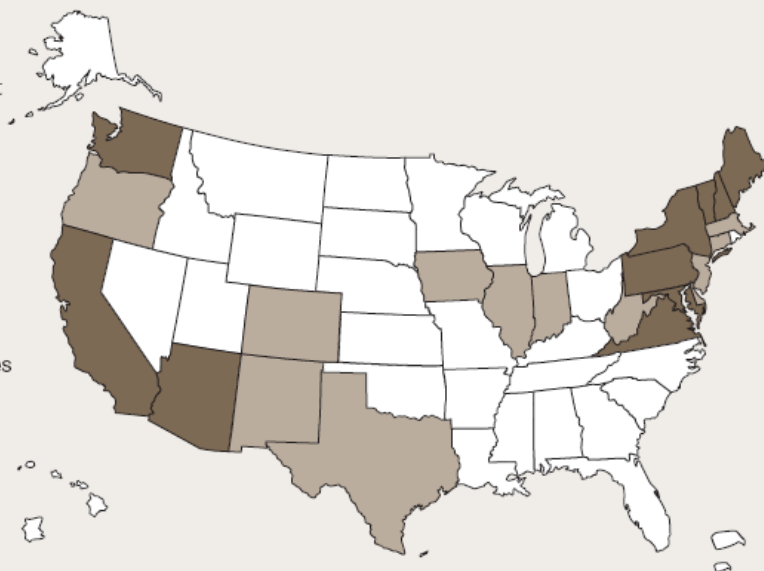
*Over 85% of Money Management Program volunteers report that they are very satisfied with serving in these roles, and are helping their clients remain financially stable and debt free.\*\**

The AARP Foundation Money Management Program is offered through agreements with state and local government and nonprofit agencies throughout the United States. A variety of agencies sponsor the program locally, including Area Agencies on Aging, Departments of Social Services, and senior centers.

### Scope of Program

In 2010, nearly 4,000 AARP Foundation Money Management Program volunteers provided services to almost 6,000 clients through 140 government and nonprofit agencies.

- Only local agencies
- State coordinator and local agencies



### Role of the Local Coordinating Agency

- Publicizes the program
- Develops a client referral network
- Matches volunteers with clients
- Provides ongoing supervision of volunteers
- Monitors client accounts

### Role of AARP Foundation

- Provides program policies, procedures, materials and ongoing technical support to local and state agencies
- Recruits volunteers from the AARP membership
- Offers financial protection for the client funds handled by the volunteers

When participating agencies were asked if Money Management volunteers made a big difference in the lives of their clients, 90% rated their impact an 8 or higher on a scale of 1–10.\*\*\*

In addition to the direct services offered by the Money Management Program, the program offers free financial resources focused on budgeting, debt, and consumer problems, including:

- *Smart Money I: A tool for planning your personal budget*
- *Smart Money II: A tool for handling debt problems*
- *15 Minutes to Your Financial Health*

For more information about the Money Management Program, contact **Chris Rutledge** at: 202-434-2193 or [crutledge@aarp.org](mailto:crutledge@aarp.org).

\*2011 AARP Foundation Money Management Program Client Satisfaction Survey

\*\*2008 AARP Money Management Program Volunteer Survey

\*\*\*2008 AARP Money Management Program Agency Satisfaction Survey

AARP Foundation Money  
Management Program  
601 E Street, NW  
Washington, DC 20049

[www.aarpmmp.org](http://www.aarpmmp.org)

**New Jersey Department of Health and Senior Services  
Division of Aging and Community Services  
Money Management Program  
P O Box 807  
Trenton, NJ 08625-0807**

**Spring Jones, State Coordinator  
Tel. (609) 341-5567  
FAX (609) 943-3444  
Email [spring.jones@doh.state.nj.us](mailto:spring.jones@doh.state.nj.us)**

## **Money Management Program Site Coordinators**

### **ATLANTIC**

Cereida (Rae) Medina, Program Coordinator      Tel 856-342-4195  
[rae.medina@camdendiocese.org](mailto:rae.medina@camdendiocese.org)  
Camden County Family Service and Community Center  
1845 Haddon Avenue  
Camden, New Jersey 08103  
856-342-4195 Fax 856-342-4180

### **BERGEN**

Mary Murrell      Tel 201-336-7402  
Div of Senior Services  
1 Bergen County Plaza, 2<sup>nd</sup> Floor  
Hackensack NJ 07601  
[mmurrell@bergen.nj.us](mailto:mmurrell@bergen.nj.us)  
Leen Warbrook 201-336-7464

### **BURLINGTON**

Blanche Renz      Tel (609) 894-9311 x 1358  
[brenz@bcc.edu](mailto:brenz@bcc.edu)      Fax# 609-894-0587  
Coordinator  
Retired and Senior Volunteer Program  
Burlington County College  
601 Pemberton Browns Mills Rd.  
Pemberton NJ 08068

### **CAMDEN:**

Rae Medina      Tel 856-342-4195  
1845 Haddon Ave  
Camden, NJ  
[rae.medina@camdendiocese.org](mailto:rae.medina@camdendiocese.org)

**CUMBERLAND**

David Grennon  
[davegr@co.cumberland.nj.us](mailto:davegr@co.cumberland.nj.us)  
 Cumberland County Office on Aging  
 Outreach Building  
 99 West Broad Street  
 Bridgeton, NJ 08302

Tel. (856) 459-3090  
 FAX (856) 455-1029

**GLOUCESTER:**

Rae Medina  
 1845 Haddon Ave  
 Camden, NJ  
[rae.medina@camdendiocese.org](mailto:rae.medina@camdendiocese.org)

Tel 856-342-4195

**HUNTERDON**

Dee Petitt  
[dpetitt@co.hunterdon.nj.us](mailto:dpetitt@co.hunterdon.nj.us)  
 Hunterdon County Division of Senior, Disabilities  
 and Veterans Services  
 4 Gauntt Place  
 P.O. Box 2900  
 Flemington, NJ 08822

Tel. (908) 788-1358  
 Tel (908) 788-1361  
 FAX (908) 806-4537

**MOMMOUTH**

Family and Children Services of Monmouth Co.  
 Susan Thiers Coordinator  
 191 Bath Avenue  
 Long Branch, NJ 07740  
[sthiers@fcsmonmouth.org](mailto:sthiers@fcsmonmouth.org)

Tel (732) 531-9111 x 173  
 Fax (732) 695-8966

**MORRIS**

Charlotte Wilson  
 Senior Cents Program  
 Family Services of Morris County  
 62 Elm Street  
 Morristown, NJ 07960  
[cwilson@fsmc.org](mailto:cwilson@fsmc.org)

Tel. (973) 538-5260 x 241  
 FAX (973) 538-0989

**OCEAN**

Allisa Mccrate

[rsvp2r@comcast.net](mailto:rsvp2r@comcast.net)

Ocean County Board of Social Services

1027 Hooper Avenue

PO Box 547

Toms River NJ

Tel. (732) 286-5999

**SOMERSET**

William F. Crosby, III

Coordinator

Office of Volunteer Services

27 Warren St.

Somerville NJ 08876-2921

[Crosby@co.somerset.nj.us](mailto:Crosby@co.somerset.nj.us)

[beckhorn@co.somerset.nj.us](mailto:beckhorn@co.somerset.nj.us)

Tel (908) 704-6358

Fax (908) 575-3956

**SUSSEX**

Anne Kakerbeck

Department of Administration & Finance

Division of Social Services

County Services Building

83 Spring Street

P O Box 218

Newton, NJ 07860

[akakerbe@oel.state.nj.us](mailto:akakerbe@oel.state.nj.us)

Tel. (973) 383-3600 x 5170

FAX (973) 383-3627

**WARREN**

Linda Empson

Volunteer Program Coordinator

Visiting Homemaker Services of

Warren County, Inc

18 Broad Street

P.O. Box 306

Washington, NJ 07882

[volunteerconnection.lempson@yahoo.com](mailto:volunteerconnection.lempson@yahoo.com)

Tel. (908) 689-4140

Fax (908) 689-8908



## Skylands RSVP & Volunteer Resource Center

Lead With Experience

### AARP Money Management Program

Begun in 1981, the Money Management Program utilizes trained volunteers to help low-income older adults and people with disabilities who have difficulty budgeting, paying routine bills and keeping track of financial matters.

The result is to prolong independent living in the community for individuals who have lost the ability to manage their financial affairs. They may have had their utilities shut off, be in danger of eviction from their homes, or are being financially exploited.

The Money Management Program offers **two distinct services**, delivered by volunteers, designed to help keep people independent and in control:

- **Bill Payer Service**  
Bill Payer volunteers provide checkbook balancing and bill paying services for people who remain in control of their finances but need some help keeping things in order. Some clients are served on a short-term basis, but the majority are served by committed volunteers on a long-term basis.
- **Representative Payee Service**  
Representative Payee volunteers are appointed by a federal government agency to receive and manage a government benefit (such as a Social Security check) when the client has been determined to be incapable of handling his or her own funds. The benefit check is usually deposited directly to the bank account from which the volunteer pays the client's bills.

#### Program Guidelines

- Participants must be over 60 years old or Disabled
- Annual Income & Asset Guidelines  
\$24,837— Single Persons      \$35,114— Couples      \$35,000 (Limit on Liquid Assets)

#### NJ Money Management Program Contact Information

Atlantic County - (856) 342-4195	Monmouth County - (732) 531-9111 ext. 173
Bergen County - (201) 336-7402	Morris County - (973) 538-5260 ext. 241
Burlington County - (609) 894-9311 ext. 1358	Ocean County - (732) 286-5999
Cape May County - (856) 342-4195	Somerset County - (908) 704-6358
Cumberland County - (856) 459-3090	Sussex County - (973) 383-3600 ext. 5170
Hunterdon County - (908) 788-1358	Warren County - (908) 689-4140



540 Marshall Street, Suite A3 • Phillipsburg, NJ 08865 • Phone (888) 387-9830 • Fax (908) 387-9833  
[www.norwescap.org](http://www.norwescap.org)



WorkForce 55+ is the state-administered senior community service employment program (SCSEP) authorized by Title V of the Older Americans Act, federally funded by a grant from the U.S. Department of Labor.

**WorkForce 55+**  
Division of One-Stop  
Programs & Services  
New Jersey  
Department of Labor &  
Workforce Development  
PO Box 055  
Trenton, NJ 08625-0055  
(609) 943-4383



Chris Christie, Governor  
Kim Guadagno, Lt. Governor  
Harold J. Wirtke, Commissioner

The New Jersey Department of Labor and Workforce Development is an equal opportunity employer with equal opportunity programs. Auxiliary aids and services are available upon request to individuals with disabilities.

NJES-146 (3/11)

**WORKFORCE 55+**  
**Your Road Map to Employment**

*Working together to keep New Jersey working*

## Are you ...

- ... 55 years of age or older
- ... interested in paid work experience in community services?
- ... on a limited income\*?

If you fit this description, you may qualify for free occupational training! WorkForce 55+ is a statewide program to help workers age 55 and older find employment. WorkForce 55+ provides individuals with meaningful, paid, part-time work experience in community services, as well as opportunities to obtain unsubsidized jobs in the private or public sector.

\* WorkForce 55+ applicants must meet income criteria to be eligible for this program; please refer to income guidelines inside brochure

Each WorkForce 55+ participant receives individual job counseling and a comprehensive assessment from an assigned employment resource specialist. Together, the jobseeker and employment resource specialist will develop an individual development plan to serve as your road map to employment and an improved quality of life.

The WorkForce 55+ "enrollee to employee" initiative places skilled, mature workers back in the workforce. If you are 55 or older and need assistance finding suitable employment, call your WorkForce 55+ representative (see inside panel) today.

*Ability is Ageless*

### WorkForce 55+ has helped people like you find jobs as:

accommodations clerks  
clerk typists  
security guards  
certified home health aides  
food service workers  
retail sales associates  
data entry operators  
teacher aides  
floral arrangers  
landscapers  
senior tutors for elementary schools

### WorkForce 55+ offers community service assignments as

greeters  
receptionists  
library aides  
clerical workers  
maintenance workers  
food service workers  
social service aides  
teacher's aides  
hospital aides  
green jobs  
community health workers  
child care workers  
...and many other high-growth occupations!

Training experiences are not limited to these jobs. Consideration is given to each applicant's work and volunteer experiences, hobbies and other interests when developing suitable community service assignments.

### Income Eligibility Maximum allowable annual family income (2010)

family size (# persons)	annual income
1	\$13,613
2	18,388
3	23,163
4	27,938
5	32,713
6	37,488

These federal Office of Management & Budget poverty guidelines are adjusted annually.

#### The following sources are counted as income:

- wages
- alimony
- net rents
- pensions
- self-employment income
- Social Security (25% excludable)
- interest and dividends

### To find out how the WorkForce 55+ program can help you call your county employment resource specialist today!

Atlantic .....(609) 813-3919  
Bergen .....(201) 845-8182  
Burlington .....(609) 518-3900  
Camden .....(856) 614-2171  
Cape May .....(609) 729-0997  
Cumberland .....(856) 794-5896  
Essex .....(973) 395-8378  
Gloucester .....(856) 853-3989  
Hudson .....(201) 217-7324  
Hunterdon .....(888) 802-6262  
Mercer .....(888) 802-6262  
Middlesex .....(732) 937-5237  
Monmouth .....(732) 775-1402  
Morris .....(973) 361-9050x30  
Ocean .....(732) 286-5616x34  
Passaic .....(888) 802-6262  
Salem .....(856) 935-7007  
Somerset .....(888) 802-6262  
Sussex .....(973) 209-8501  
Union .....(908) 412-7969  
Warren .....(973) 209-8501

# ATTENTION

## Nonprofit 501(c) and Public Agencies

### *Does your wish list include:*

- Expanding your staff -- *at no additional cost*
  - Expanding existing services
  - Finding suitable employees
- Lowering your employee turnover rate

### *Age is an Asset Experience a Benefit*

#### **WorkForce 55+**

A job-based training program for mature workers

Call today to find out how YOU'LL benefit  
from tapping this valuable source of versatile workers!



**(609) 984-4383**



# LWD WorkForce 55+

## ASSISTANCE and SUPPORT ORGANIZATIONS

**NJ EASE** for County Specific Info. 2-1-1 (dial 211)  
877-222-3737

[www.nj211.org](http://www.nj211.org)

**Division of Aging & Community Service**

800-792-8820

[www.state.nj.us/health/senior](http://www.state.nj.us/health/senior)

**NJ Shares**

609-883-1626

[www.njshares.org](http://www.njshares.org)

**ADDITIONAL WEB SITES**

[www.njhelps.org](http://www.njhelps.org)

[www.benefitscheckup.org](http://www.benefitscheckup.org)

[www.socialsecurity.gov](http://www.socialsecurity.gov)

[www.njcommunityresources.info](http://www.njcommunityresources.info)

**MULTIPLE RESOURCE SITES**

### NJ ENERGY ASSISTANCE PROGRAMS

➤ [www.njcommunityresources.info/njliheap.html](http://www.njcommunityresources.info/njliheap.html)

### HEALTH & PHARMACY

➤ **PAAD** (Pharmaceutical Assistance  
to the Aged & Disabled)

800-792-9745

[www.njpaad.gov](http://www.njpaad.gov)

➤ **SHIP** (State Health Insurance Program)

800-792-8820

[www.state.nj.us/health/senior/ship.shtml](http://www.state.nj.us/health/senior/ship.shtml)

➤ **Medicare Rights Center**

800-333-4114

[www.medicarerights.org](http://www.medicarerights.org)

### NUTRITION & FOOD

➤ **NJ Meals On Wheels & Senior Meal Programs**

[www.mealcall.org/meals-on-wheels/nj/](http://www.mealcall.org/meals-on-wheels/nj/)

➤ **Food Stamps**

800-687-9512

[www.NJFoodStamps.com](http://www.NJFoodStamps.com)

➤ **WIC – Senior Farmer's Market**

**Nutrition Program**

609-292-9560

[www.nj.gov/health/fhs/wic/farmermktsenior.shtml](http://www.nj.gov/health/fhs/wic/farmermktsenior.shtml)

### CELL PHONE PROGRAMS

➤ **Assurance Wireless**

[www.assurancewireless.com](http://www.assurancewireless.com)

800-392-3850

### HOUSING & MORTGAGE ASSISTANCE

➤ **NJ Home Keeper Program**

[www.njhomekeeper.gov](http://www.njhomekeeper.gov)

➤ **NJ Housing and Resource Center**

877-428-8844

[www.njhousing.gov](http://www.njhousing.gov)

➤ **Making Home Affordable**

888-995-HOPE

[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

➤ **NJ Housing & Mortgage Finance  
Agency**

800-NJ-HOUSE

[www.state.nj.us/dca/hmfa/consu/senior](http://www.state.nj.us/dca/hmfa/consu/senior)

### FINANCIAL PLANNING

➤ **National Foundation for Debt**

**Management**

888-792-0270

[www.nfdm.org](http://www.nfdm.org)

### VOLUNTEERING

➤ **Senior Corps & RSVP**

609-989-2246

[www.seniorcorps.gov](http://www.seniorcorps.gov)

### EMPLOYMENT

➤ **NJ DOLWD**

(NJ Dept. of Labor &  
Workforce Development)

609-659-9045

<http://lwd.dol.state.nj.us/>

These  
organizations  
exist to help!

WorkForce 55+

LWD

# Departamento de Trabajo & Desarrollo de Fuerza Laboral

## Organizaciones de Asistencia y Apoyo para 55+

### NJ-FACILIDAD de Información

877-222-3737

### 2-1-1

(marque 211)

[www.nj211.org](http://www.nj211.org)

### División para Mayores de Edad y Servicios de la Comunidad

800-792-8820

[www.state.nj.us/health/senior](http://www.state.nj.us/health/senior)

### Acciones de NJ

609-883-1626

[www.njshares.org](http://www.njshares.org)

### Websites adicionales

[www.njhelps.org](http://www.njhelps.org)

[www.benefitscheckup.org](http://www.benefitscheckup.org)

[www.socialsecurity.gov](http://www.socialsecurity.gov)

### MÚLTIPLE SITIOS DE RECURSOS

Estas  
Organizaciones  
Existen  
para ayudar!

[www.njcommunityresources.info](http://www.njcommunityresources.info)

### PROGRAMAS DE ASISTENCIA DE ENERGIA

➤ [www.njcommunityresources.info/njliheap.html](http://www.njcommunityresources.info/njliheap.html)

### SALUD Y FARMACIA

➤ PAAD (Asistencia Farmaceutical para mayores de edad e incapacitados)

800-792-9745

[www.njpaad.gov](http://www.njpaad.gov)

➤ SHIP (Programa de Seguro de Salud del Estado)

800-792-8820

[www.state.nj.us/health/senior/ship.shtml](http://www.state.nj.us/health/senior/ship.shtml)

➤ Centro de Derechos de Medicare

800-333-4114

[www.medicarerights.org](http://www.medicarerights.org)

### NUTRICION & COMIDA

➤ NJ "Meals On Wheels" & Programas de Comida para Mayores

[www.mealcall.org/meals-on-wheels/nj/](http://www.mealcall.org/meals-on-wheels/nj/)

➤ Estampillas para Comida

800-687-9512

[www.NJFoodStamps.com](http://www.NJFoodStamps.com)

➤ WIC – Mercado de Agricultores para Mayores de Edad Programa de Nutrición

609-292-9560

[www.nj.gov/health/fhs/wic/farmermktsenior.shtml](http://www.nj.gov/health/fhs/wic/farmermktsenior.shtml)

### PLANIFICACION FINANCIERA

➤ Fundación Nacional de Manejo de Deudas

888-792-0270

[www.nfdm.org](http://www.nfdm.org)

### VOLUNTARIADO

➤ Senior Corps & RSVP

609-989-2246

[www.seniorcorps.gov](http://www.seniorcorps.gov)

### PROGRAMAS DE SERVICIO CELULAR

➤ ASSURANCE WIRELESS

[www.assurancewireless.com](http://www.assurancewireless.com)

800-392-3850

### ASISTENCIA PARA HIPOTECAS Y VIVIENDAS

➤ Para Evitar Ejecución Hipotecaria

[www.njhomekeeper.gov](http://www.njhomekeeper.gov)

➤ Vivienda y Centro de Recursos de NJ

877-428-8844

[www.njhousing.gov](http://www.njhousing.gov)

➤ Haciendo la Vivienda Accesible

888-995-HOPE

[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov)

➤ Agencia de Vivienda e Hipoteca Financiera de NJ

800-NJ-HOUSE

[www.state.nj.us/dca/hmfa/consu/senior](http://www.state.nj.us/dca/hmfa/consu/senior)

### AYUDA para OBTENER EMPLEO

➤ NJ DOLWD

(NJ Dept. de Trabajo & Desarrollo de Fuerza Laboral)

609-659-9045

<http://lwd.dol.state.nj.us/>

Mano de Obra 55+

LWD

We would like to think that all vulnerable adults receive the respect and care that they deserve, but unfortunately that is not always the case.

*Es nuestro deseo que todos los adultos vulnerables reciban el respeto y el cuidado que merecen, pero desafortunadamente, éste no es siempre el caso.*



DO YOU KNOW AN ADULT

WHO IS NEGLECTED?

WHO IS ABUSED?

WHO IS FINANCIALLY EXPLOITED?

¿CONOCE A UN ADULTO QUE ESTÉ...

DESATENDIDO?

SIENDO VÍCTIMA DE ABUSOS?

SIENDO EXPLOTADO ECONÓMICAMENTE?



YOU CAN ALSO CALL 211,  
24 HOURS A DAY, 7 DAYS A WEEK.

STATEWIDE APS PROGRAM  
ADMINISTRATION  
NJ DIVISION OF AGING AND  
COMMUNITY SERVICES

P.O. Box 807  
Trenton, NJ 08625-0807  
1-800-792-8820

WEB SITE:

[www.state.nj.us/health/senior/aps.shtml](http://www.state.nj.us/health/senior/aps.shtml)

SPONSORS (PATROCINADORES):

New Jersey Department of Health and  
Senior Services

New Jersey Division of Aging and  
Community Services

Committee for Advocacy, Rights and  
Education, a sub-committee of the New  
Jersey Commission on Aging



H5522

DO YOU KNOW  
AN ADULT



WHO is Neglected?  
WHO is Abused?  
WHO is Financially  
Exploited?

ADULT PROTECTIVE SERVICES  
OF NEW JERSEY  
(SERVICIOS DE PROTECCIÓN PARA  
ADULTOS DE NUEVA JERSEY)

## ADULT PROTECTIVE SERVICES OF NEW JERSEY

A Vulnerable Adult is a person 18 years of age or older who resides in a community setting and who, because of a physical or mental illness, disability or deficiency, lacks sufficient understanding or capacity to make, communicate, or carry out decisions concerning his or her well-being and is the subject of abuse, neglect or exploitation. **N.J.S.A. 52:27D-406 to 426**

We would like to think that all vulnerable adults receive respect and care, but unfortunately that is not always the case.

### WHO IS VULNERABLE?

Any of us may become vulnerable because of illness, disability or a change in life circumstances.

Vulnerable adults may be found living in the community, alone, with family or with others. Sometimes family members are the source of abuse or neglect of a vulnerable adult.

These individuals are subject to harm because they cannot adequately protect themselves. They may be frail, mentally or physically disabled, or alone and isolated, with no family or other social support.

### WHAT IS ABUSE?

Abuse may be physical, psychological, sexual, or financial. It may also take the form of caregiver neglect, when the vulnerable adult's basic needs are not being provided for adequately.

Financial abuse or exploitation may occur when a vulnerable adult is grossly overcharged for goods or services, or otherwise cheated out of their money. It may also occur when a friend or family member takes advantage of the vulnerable person. This can be the case when an adult child with a substance abuse problem lives off the income of a parent, but does not provide adequate care to that parent.

In some cases the adult may be vulnerable because of self-neglect. This usually occurs when adults are unable to care for themselves properly because of mental or physical illness or because of the onset of dementia. He or she may be unable to manage finances, need help with activities of daily living, and lack the capacity to seek help.

### WHO CAN HELP?

Adult Protective Services (APS) programs have been established in each county in New Jersey, to receive and investigate reports of suspected abuse, neglect and exploitation of vulnerable adults living in the community. Reports may be made by anyone, and the person making the report is assured anonymity if requested. When a

report is received the APS agency sends a trained worker to the alleged abused person's home to assess the validity of the report.

If the report is confirmed, and the vulnerable adult is willing to accept help, the worker will take steps to identify and put in place those services that can help protect the vulnerable person.

Services may include home health care, meals on wheels, mental health services, legal and consumer protection services, and other vital community-based or long-term care services.

### WHAT CAN YOU DO?

If you are aware of, or suspect, abuse, neglect or financial exploitation of a vulnerable adult living in the community\* please call your local Adult Protective Service agency. You can make a big difference in the life of a vulnerable adult.

**CALL**  
**ADULT PROTECTIVE SERVICES OF**  
**NEW JERSEY**  
**1-800-792-8820 OR**  
**FAX 609-943-3464**  
**NJ EASE 1-877-222-3737**

\* Suspected abuse, neglect or exploitation of the elderly in nursing facilities, assisted living residences and other licensed health care facilities should be reported to the Office of the Ombudsman for the Institutionalized Elderly at 1-877-582-6995. All calls are confidential.

**ATLANTIC**

Division of Intergenerational Services  
Shoreview Building  
101 South Shore Rd.  
Northfield, NJ 08225  
1-888-426-9243

**BERGEN**

Bergen County Board of Social Services  
216 Route 17 North  
Rochelle Park, NJ 07662  
201-368-4300  
After hours (Después del horario de oficina)  
1-800-624-0275

**BURLINGTON**

Burlington County Board of Social Services  
Human Services Facility  
795 Woodlane Road  
Mt. Holly, NJ 08060  
609-261-1000  
After hours (Después del horario de oficina)  
866-234-5006  
856-234-8888

**CAMDEN**

Camden County Board of Social Services  
600 Market Street, Second Floor  
Camden, NJ 08102  
856-225-8178

**CAPE MAY**

Cape May County Board of Social Services  
4005 Rt. 9 South  
Rio Grande, NJ 08242  
609-886-6200

**CUMBERLAND**

Cumberland County Guidance Center  
2038 Carmel Road  
P.O. Box 808  
Millville, NJ 08332  
856-825-6810 x299

**ESSEX**

FOCUS, Hispanic Center for Human Development Inc.  
441-443 Broad Street  
Newark, NJ 07102  
973-624-2528 ext. 135  
1-866-90FOCUS

**GLOUCESTER**

Gloucester County Division of Social Services  
400 Hollydell Drive  
Sewell, NJ 08080  
856-582-9200 or  
856-256-2150

**HUDSON**

Hudson County Protective Services, Inc.  
6018 A Hudson Ave, 4th Floor  
West New York, NJ 07093  
201-295-5160

**HUNTERDON**

Hunterdon County Dept. of Human Services  
Division of Social Services  
6 Gauntt Place  
P.O. Box 2900  
Flemington, NJ 08822-2900  
908-788-1300  
After hours (Después del horario de oficina)  
908-782-HELP or  
908-735-HELP

**MERCER**

Mercer County Board of Social Services  
200 Woolverton Street  
Trenton, NJ 08650  
609-989-4346  
609-989-4347

**MIDDLESEX**

Middlesex County Board of Social Services  
P.O. Box 509  
New Brunswick, NJ 08903  
732-745-3635

**MONMOUTH**

Family and Children Services of Monmouth County  
191 Bath Avenue  
Long Branch, NJ 07740  
732-531-9191  
After hours (Después del horario de oficina)  
732-222-9111  
Toll free 1-800-495-0055

**MORRIS**

Morris County Division on Aging  
Disabilities and Veterans  
P.O. Box 900  
Morristown, NJ 07963-0900  
973-326-7282  
After hours (Después del horario de oficina)  
973-285-2900

**OCEAN**

Ocean County Board of Social Services  
P.O. Box 547  
1027 Hooper Avenue  
Toms River, NJ 08754-0547  
732-349-1500  
After hours (Después del horario de oficina)  
732-240-6100

**PASSAIC**

Passaic County Board of Social Services  
80 Hamilton Street  
Paterson, NJ 07505-2057  
973-881-2616  
After hours (Después del horario de oficina)  
973-345-2676

**SALEM**

Salem County Office on Aging  
98 Market Street  
Salem, NJ 08079  
856-339-8622  
856-935-7510 x8622

**SOMERSET**

Somerset County Board of Social Services  
P.O. Box 936  
73 East High Street  
Somerset, NJ 08875-936  
908-526-8800  
After hours (Después del horario de oficina)  
1-800-287-3607

**SUSSEX**

Sussex County Division of Social Services  
P.O. Box 218  
83 Spring Street  
Newton, NJ 07860  
973-383-3600  
After hours (Después del horario de oficina)  
1-800-446-6963

**UNION**

Catholic Charities of the Archdiocese of Newark  
505 South Avenue East  
Cranford, NJ 07016  
908-497-3902

**WARREN**

Warren County Division of Aging & Disability Services  
Wayne Dumont Jr., Administration Building  
165 County Road  
Route 519 South  
Belvidere, NJ 07823  
908-475-6591

## SERVICIOS DE PROTECCIÓN PARA ADULTOS DE NUEVA JERSEY

Un adulto vulnerable es una persona de 18 años o más que reside en la comunidad y que, debido a una enfermedad física o mental, una incapacidad o deficiencia, no tiene el suficiente entendimiento ni la capacidad para tomar o comunicar decisiones con respecto a su bienestar o para actuar en consecuencia, y que está siendo víctima de abusos, explotación o está desatendido. N.J.S.A. 52:27D-406 a 426.

Nos gustaría pensar que todos los adultos vulnerables reciben respeto y atención, pero desafortunadamente ése no es siempre el caso.

### ¿QUIÉN ES VULNERABLE?

Cualquiera de nosotros puede quedar vulnerable debido a una enfermedad, incapacidad o cambio en las circunstancias de la vida.

Pueden encontrarse adultos vulnerables viviendo en la comunidad, solos, con familia o con otras personas. A veces los miembros de la familia son la fuente del abuso o de la desatención de un adulto vulnerable.

Estas personas son más vulnerables a ser víctimas al abuso debido a que no pueden protegerse adecuadamente a sí mismas. Es posible que sean frágiles, que tengan una incapacidad mental o física, o que estén solos o aislados, sin familia ni otro apoyo social.

### ¿QUÉ ES ABUSO?

El abuso puede ser físico, psicológico, sexual o financiero. También puede consistir en desatención por parte del cuidador, cuando no se satisfacen adecuadamente las necesidades básicas del adulto vulnerable.

El abuso o la explotación financiera pueden producirse cuando se cobra en exceso por bienes o servicios, o cuando se les estafa de otra forma. También puede producirse cuando un amigo o familiar se aprovecha de la persona vulnerable. Esto puede suceder cuando un hijo adulto con problemas de consumo de estupefacientes vive del ingreso de sus padres, pero no les proporciona la atención adecuada.

En algunos casos, el adulto puede ser vulnerable por negligencia propia. Esto ocurre usualmente cuando los adultos no pueden atenderse por sí mismos de forma adecuada debido a una enfermedad física o mental, o por un problema de demencia. Es posible que esta persona no pueda administrar sus finanzas, que necesite ayuda con la vida diaria y que no cuente con la capacidad para conseguir ayuda.

### ¿QUIÉN PUEDE AYUDAR?

Se han establecido programas de Servicios de Protección para Adultos (Adult Protective Services, APS) en todos los condados de Nueva Jersey, para recibir e investigar denuncias de sospecha de abuso, desatención y explotación de adultos vulnerables que viven en la comunidad. Cualquier persona puede denunciar, y la persona que lo haga tiene garantizado el anonimato si así lo solicita. Cuando la agencia de APS recibe

una denuncia, envía a un trabajador capacitado al hogar de la persona que presuntamente está siendo víctima de abuso, para evaluar la validez de la denuncia.

Si se confirma la denuncia, y la persona vulnerable acepta recibir ayuda, el trabajador tomará los pasos necesarios para identificar y establecer los servicios que puedan ayudar a proteger a la persona vulnerable.

Los servicios pueden incluir atención de salud en el hogar, servicios de alimentos "meals on wheels", servicios de salud mental, servicios de protección legal y del consumidor, y otros servicios esenciales de atención basada en la comunidad o a largo plazo.

### ¿QUÉ PUEDE HACER USTED?

Si sabe de, o sospecha de, abuso, desatención o explotación económica de un adulto vulnerable que vive en la comunidad\*, por favor, llame a su agencia de Servicios de Protección para Adultos. Puede hacer una gran diferencia en la vida de un adulto vulnerable.

**LLAME A  
SERVICIOS DE PROTECCIÓN PARA  
ADULTOS DE NUEVA JERSEY  
1-800-792-8820 o FAX 609-943-3464  
NJ EASE 1-877-222-3737**

*\*Los informes de sospecha de abuso, desatención o explotación de personas mayores de edad en centros de reposo, residencias de asistencia y otros centros de atención de salud con licencia deben presentarse ante la Oficina del Defensor de personas mayores de edad Institucionalizados llamando al 1-877-582-6995. Todas las llamadas son confidenciales.*

### Who Are We?

Northeast New Jersey Legal Services is a non-profit corporation supported with public and private funds.

We provide free legal services to low-income residents of Bergen, Hudson and Passaic Counties in a variety of civil legal matters, including public benefits, housing, family, consumer, health, employment, education and community economic development.

Our attorneys, paralegals and support staff are dedicated to providing the highest quality legal services. We seek to assure that access to the civil justice system is not denied to individuals within our service area simply because they cannot afford a private attorney.



### DO YOU HAVE A LEGAL PROBLEM?

If so, please contact your  
local county office at:

Northeast New Jersey Legal Services  
Senior Citizen Law Project  
Bergen County Division  
190 Moore St., Suite 100  
Hackensack, NJ 07601  
Telephone: 201-487-2166  
Fax: 201-487-3513

Northeast New Jersey Legal Services  
Senior Citizen Law Project  
Hudson County Division  
574 Summit Ave.  
Jersey City, NJ 07306  
Telephone: 201-792-6363  
Fax: 201-798-8780

Northeast New Jersey Legal Services  
Senior Citizen Law Project  
Passaic County Division  
152 Market Street, 6<sup>th</sup> Fl.  
Paterson, NJ 07505  
Telephone: 973-523-2900  
Fax: 973-523-9002

NORTHEAST NEW JERSEY LEGAL  
SERVICES will make special  
arrangements to meet with you if  
you are homebound or disabled.

## NORTHEAST NEW JERSEY LEGAL SERVICES

Dedicated to Equal  
Justice for All



### SENIOR CITIZEN LAW PROJECT

The Senior Law Project of Northeast New Jersey Legal Services provides free legal advice, assistance, and representation in a variety of civil law cases for seniors residing in Bergen, Hudson and Passaic Counties.

### What Types of Service Do We Provide?

We specialize in Housing, Family, Public Benefits, Consumer, and Health Law matters by providing a broad array of legal services, including advice, representation, advocacy, community education, and information and referral.



#### ELIGIBILITY

You may be eligible for free legal assistance if you live in Bergen, Hudson or Passaic Counties and are 60 years or older. There are regulations and priorities which may limit the types of cases that NNJLS accepts.

If you are not eligible for our services, then our staff will try to make an appropriate referral.

### In What Areas of Law Do We Provide Services?

#### HOUSING:

Advice and representation in matters involving landlord/tenant, foreclosure, rental assistance programs, public housing, community economic development and other housing matters.

#### FAMILY:

Advice and representation in matters involving domestic violence, child support, child custody, divorce, and other family law matters.

#### PUBLIC BENEFITS:

Advice and representation in matters involving eligibility for public benefits, such as Social Security Retirement and Disability, SSI, Temporary Assistance for Needy Families, Food Stamps, General Assistance and other benefits.

#### CONSUMER:

Advice and representation in matters involving debt collection, unfair and deceptive practices, credit, and bankruptcy.

#### HEALTH:

Advice and representation in matters involving Medicaid, Medicare, NJ Family Care, Prescription Assistance, private insurance and access to health insurance.

### We accept cases in the following areas:

- Reduction or termination of government benefits, including SSI, Social Security, Food Stamps, Medicare, Medicaid, PAAD
- Landlord/Tenant Problems, Evictions, Utility Shut-offs
- Domestic Violence
- Planning/Protecting Autonomy: Living Wills, Power of Attorney
- Consumer issues
- Fraud and exploitation of seniors
- Debt Collection
- Foreclosure
- Bankruptcy

### WE ARE ALSO AVAILABLE TO SPEAK TO COMMUNITY GROUPS



**CALL US!**

### ¿Quiénes somos nosotros?

Los Servicios Legales del Noreste Nueva Jersey es una corporación sin fines de lucro mantenida por fondos públicos y privados.

Nosotros proveemos consejería legal a los residentes, de bajos ingresos de los Condados de Bergen, Hudson y Passaic en una variedad de asuntos legales civiles, incluyendo beneficios públicos, familia, consumidor, salud, empleo, educación y de desarrollo económico de la comunidad.

Nuestros abogados, paralegales y nuestro personal están dedicados para proveer la más alta calidad de servicios legales. Nos aseguramos que el acceso al sistema de justicia civil no sea negado a individuos dentro de nuestra área de servicio simplemente porque ellos no puedan pagar un abogado privado.



### ¿UD. TIENE UN PROBLEMA LEGAL?

Si fuera así, contacte la oficina legal en su Condado en:

Northeast New Jersey Legal Services  
Senior Citizen Law Project  
Bergen County Division  
190 Moore St., Suite 100  
Hackensack, NJ 07601  
Telephone: 201-487-2166  
Fax: 201-487-3513

Northeast New Jersey Legal Services  
Senior Citizen Law Project  
Hudson County Division  
574 Summit Ave.  
Jersey City, NJ 07306  
Telephone: 201-792-6363  
Fax: 201-798-8780

Northeast New Jersey Legal Services  
Senior Citizen Law Project  
Passaic County Division  
152 Market Street, 6<sup>th</sup> Fl.  
Paterson, NJ 07505  
Telephone: 973-523-2900  
Fax: 973-523-9002

LOS SERVICIOS LEGALES DEL NORESTE harán arreglos especiales para verlo a Ud. si estuviera confinado en la casa o incapacitado.

## LOS SERVICIOS LEGALES DEL NORESTE NUEVA JERSEY

Dedicados a la Justicia  
Equitativa para todos



## PROYECTO LEGAL PARA ENVEJECIENTES

El Proyecto Legal para Envejecientes de los Servicios Legales del Noreste Nueva Jersey provee asesoramiento legal, ayuda y representación en distintos casos de ley civil para ancianos residentes en los Condados de Bergen, Hudson y Passaic.

## ¿QUE TIPO DE SERVICIOS PROVEEMOS?

Nos especializamos en asuntos de Vivienda, Beneficios Públicos, Consumidor, y Leyes de Salud proveemos una variada selección de servicios legales, incluyendo asesoramiento, representación, apoyo legal, educación de la comunidad, damos información y referimos clientes.



### ELEGIBILIDAD

Ud. puede ser elegible para ayuda legal gratuita si vive en los condados de Bergen, Hudson o Passaic y tiene 60 años o más. Hay regulaciones y prioridades que pueden limitar los tipos de casos que NNJLS acepte.

Si Ud. no es elegible para nuestros servicios, nuestro personal tratará de referirlos apropiadamente.

## ¿EN QUE AREAS DE LA LEY PROVEEMOS SERVICIOS?

**VIVIENDA:** Consejo y representación en asuntos de caseros/inquilinos, ejecución de hipotecas, viviendas económicas, asistencia de la renta, viviendas públicas, asuntos de desarrollo económico de la comunidad y otros asuntos de vivienda.

**FAMILIA:** Asistencia en obtener órdenes de restricción por violencia doméstica, y consejo y representación en el sustento de menores, custodia, divorcio, y otras cuestiones en leyes de familia.

**BENEFICIOS PUBLICOS:** Consejo y representación en cuestiones involucrando elegibilidad para beneficios públicos, tales como: Seguro Social por Retiro e Incapacidad, SSI, Medicaid, Medicare, Beneficios de Veteranos, Asistencia Temporal para Familias Necesitadas, Cupones de Alimentos, Asistencia General y otros beneficios.

**EMPLEO:** Consejo y representación en cuestiones involucrando beneficios de desempleo y otras cuestiones relacionadas con empleo.

**CONSUMIDOR:** Consejo y representación en cuestiones involucrando cobros, prácticas injustas y engañosas, créditos a plazo, y bancarrota.

### SALUD:

Consejo y representación en asuntos relacionados al Medicaid, Medicare, NJ Family Care, Asistencia de Prescripciones, seguros privados y acceso a seguros de salud

## Aceptamos casos en las siguientes áreas:

- Reducción o terminación de los beneficios gubernamentales incluyendo, SSI, Seguro Social, Cupones de Alimentos, Medicare, Medicaid, PAAD.
- Problemas de Caseros/Inquilinos, Desalojos, Desconexión de la Electricidad/Gas
- Violencia Doméstica
- Plancamiento/Protección de la autonomía: Testamentos en Vida, Poder Judicial.
- Asuntos del consumidor
- Fraude y explotación a ancianos
- Deudas de agencias de colección
- Ejecución de hipotecas
- Bancarrota

## TAMBIÉN PODEMOS HABLAR

A GRUPOS DE LA

COMUNIDAD

¡ LLAMENOS!



**[www.njfoundationforaging.org](http://www.njfoundationforaging.org)**

**Or, call 609-421-0206**

**Check out our Blog: <http://blog.njfoundationforaging.org>**

**And find us on:**

follow us on  
**twitter**

